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Tuesday, February 28, 2012
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Wednesday's Jackpot
$3,000,000
estimated
LOTTO 649

LACK OF MAJOR SHAKEUP IS A GOOD THING FOR LEAFS: BURKE
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ADJUSTMENT PAINS
HOW WILL ADDICTS COPE WITH OXYCONTIN DELISTING?
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TORONTO metro®
Tuesday, February 28, 2012
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News worth sharing.

McGuinty makes his transit stance clear

Premier tells Mayor Rob Ford full council approval needed on city transit plan On his radio show, Ford said not supporting subways would be 'political suicide' for McGuinty

Premier Dalton McGuinty is brushing aside Mayor Rob Ford's charge that it would be "political suicide" not to run the Eglinton Avenue LRT fully underground.

And the premier made it clear that Ford should believe Transportation Minister Bob Chiarelli when he said the provincial government will only consider transit plans approved by full city council — not the mayor alone.

"I think we've all been very clear in this regard," McGuinty told reporters Monday, a day after Ford said on his first Sunday radio show on Newstalk 1010 that "I don't think (McGuinty) actually said it himself."

The premier joked that he would like some air time, too.

"We have a responsibility to listen to decisions adopted by council as a whole," McGuinty added after a breakfast speech to hundreds of municipal politicians in town for a convention.

"I gotta get a radio show, obviously."
PREMIER DALTON MCGUINTY TO REPORTERS ON MONDAY

The province has promised $8.4 billion towards public-transit upgrades in Toronto, with Ford's plan for more subways defeated in a recent city council vote.

As for Ford's comment that not burying the Eglinton LRT is politically dangerous, McGuinty tried to turn down the temperature.

"I don't really think Torontonians in particular are weighing the political consequence of all these things. I think they're talking about public transit and what it is that we can do as two responsible levels of government to work together to get the job done. We have the funding available."

TORSTAR NEWS SERVICE

One. Direction

▶ British-Irish boy band One Direction brought Justin Bieber-like mania to MuchMusic Headquarters on Monday as thousands of screaming fans flooded NEW.MUSIC.LIVE.

COURTESY/MUCHMUSIC

Still so Much love for cute boy bands with floppy hair

Host Lauren Toyota chatted with the boys about their upcoming album Up All Night and their tour with Big Time Rush. One Direction was Simon Cowell's last act in The X Factor competition and they have been on the fast track to success since their debut single was released last September.

Train derailment

Searching for clues

- VIA grapples with deaths of engineers
- Investigators believe black box captured crew's final moments, and may hold answers

{page 3}

Poor in the city

Grim reality for kids growing up in slums: UNICEF

{pages 6-7}

Report: Putin targeted

Russian state TV claims plot to kill PM was recently foiled {page 9}

Fake it till you make it home, ladies

Canadian travel guide tells women to wear a phoney wedding band for safety {page 8}

"My cell bill is one of the few things I don't have to worry about."

– Sandra S. of Toronto
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Safety under review after TTC worker shot

TTC officials are considering beefed-up security for transit workers as police issued pictures Monday of a masked man in connection with the shooting of a fare collector at the Dupont subway station Sunday evening.

"We will continue to review our security arrangements to make sure we provide as safe as possible working arrangements for our customers and staff," TTC chief operating officer Andy Byford said Monday, though he wouldn't specify which safety measures are being considered.

William Anderson, 52, is recovering after being shot in the upper chest and neck by a shotgun-wielding bandit during an attempted robbery.

The glass on collectors booths is shatterproof, but it is not bulletproof. Replacing it is something that will be looked at, said Byford.

Mike Earl, Toronto police Staff Insp. of the holdup squad, said Monday that the suspect who shot Anderson is male, white, heavily built and between 30 and 55 years of age.

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CONTRIBUTED

▶ A suspect in the shooting of a TTC collector is caught on surveillance video during a robbery last June 11.

Black box may hold answers

VIA CEO stresses Burlington train derailment was rare occurrence

Railway officials grappled Monday with the deaths of three of their own in a deadly passenger-train derailment as investigators focused on a black box that captured the crew's final moments — crucial evidence in the case.

Three locomotive engineers were killed in Sunday's crash in Burlington. It was the first time in more than a decade that VIA Rail employees were killed aboard one of the company's trains in a derailment.

Two of the engineers, Peter Snarr, 52, and Ken Simmonds, 56, both of Toronto, were experienced drivers, each with more than 30 years in the industry, VIA said. A trainee, Patrick Robinson, 40, of Cornwall, joined them in the cab to observe, though investigators haven't ruled out the possibility that he was driving at some point.

"(The black box) will tell us the speed, it will tell us the brake pressure, tell us when the brakes were applied."

TRANSPORTATION SAFETY BOARD INVESTIGATOR TOM GRIFFITH

A team sent by the Transportation Safety Board began Monday combing through data recorded in the train's black box for clues into what caused the crash, which occurred while the train changed tracks.

Investigator Tom Griffith said it's too early to speculate on what sent the train careening off the tracks, but promised the safety board will look into every possible factor, including speed.

THE CANADIAN PRESS

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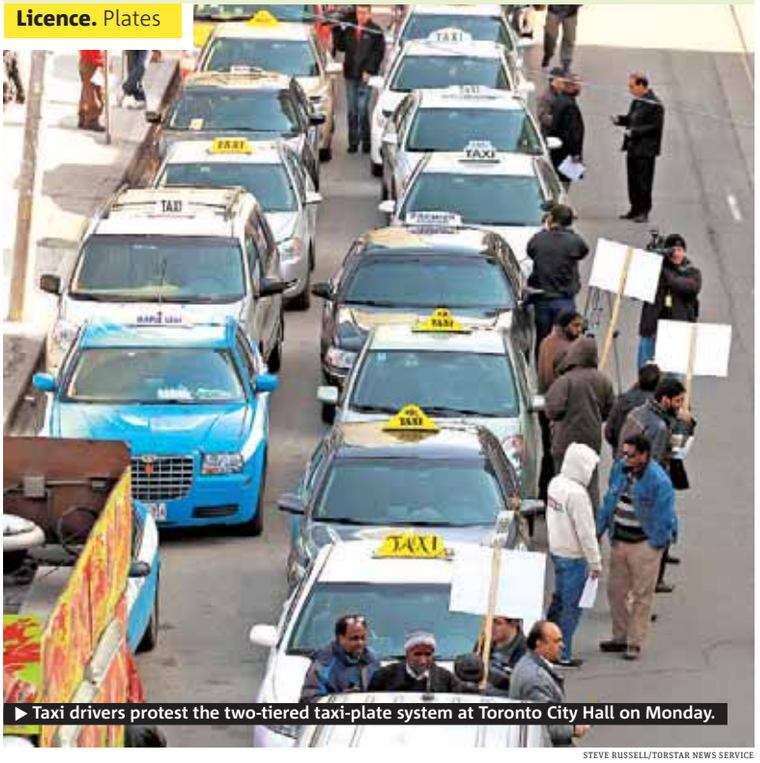

▶ Taxi drivers protest the two-tiered taxi-plate system at Toronto City Hall on Monday.

STEVE RUSSELL/TORSTAR NEWS SERVICE

Cabbies claim discrimination

Taxi workers claim the city has created a discriminatory system, with racialized groups relegated to holding second-class plates. There will be five days of hearings beginning May 10 before the Ontario Human Rights Tribunal to challenge the City of Toronto's plate system.

1 news

Medic-alert tattoos convey messages to first responders in ways bracelets can't — but do they carry legal weight? Scan the code for the story.

To scan 2D barcodes in Metro, download the free ScanLife app at 2dscan.com.

On the web at metronews.ca

Analysts are sounding the alarm over household-debt levels, but are the warnings overblown? Allan Small has more at metronews.ca/investing

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Going wild over iPads

Toronto Zoo hopes to get donated tablets in Apps for Apes initiative

When the tire swing or the rope hammock no longer entice, what's a bored orangutan to do? Reach for the iPad, because there's an app for that ape.

The Toronto Zoo is at the top of the list to get a donated iPad from Orangutan Outreach, a conservation group spearheading an Apps for Apes program.

Founder and director Richard Zimmerman said he has been watching the Milwaukee Zoo's iPad program. There, a keeper holds an iPad through a mesh screen while the primates have fun manipulating a painting app with their fingers.

Orangutans like to paint and they're capable of using this digital device," he said, adding "there's no paint to eat."

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▶ Puppe, left, Budi and Jahe, at the Toronto Zoo.

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Rich people are less ethical, survey says

A new study says rich people are more likely to engage in unethical behaviour than their poorer counterparts — like cutting off motorists, lying in a negotiation and cheating to win a prize.

That's the finding from researchers at the University of California and the University of Toronto, published Monday in the Proceedings of the National Academy of Sciences of the United States of America.

In two tests, researchers found that upper-class drivers were more likely to cut off other cars and pedestrians at crosswalks. In another series of tests involving undergraduate students and adults, researchers found that those who considered themselves "upper class" were more likely to take valued items from others.

TORSTAR NEWS SERVICE

Bucking trends

The authors also stressed that the trend is not universal.

- There are many examples of ethical behaviour amongst more affluent people, such as philanthropic work.
- The study cited examples of Bill Gates' and George Soros' philanthropy, or of corporate whistle-blowers who expose wrongdoing.

THE CANADIAN PRESS

▶ OxyContin will soon be removed from Ontario's drug-benefit program.

Drug shift a pain for users

A decade into life with OxyContin, Manny Goncalves is still a model user.

Since he started taking the powerful painkiller to cope with a degenerative bone disease, he has stuck to his daily dosage. He never grinds his pills and snorts them. He doesn't "doctor-shop," loading up on multiple prescriptions for the same ailment.

The Brampton father of two, in other words, is not the reason why OxyContin will be pulled from Ontario's drug-benefit program this week and replaced across Canada with a new version that can't be crushed.

Goncalves' friends are the reason. In the five days after the government announced OxyContin would be delisted, he fielded four desperate phone calls asking if he had any pills to unload.

As a former heroin addict, Goncalves knows the desperation of withdrawal.

"The government better have a plan ... because it is a nightmare. It's a nightmare waiting to happen."

Medical experts say they can't predict how the thousands of OxyContin addicts in Ontario will behave as the drug becomes scarcer and harder to abuse. They hope some will enter rehab.

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Bridlewood Mall
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Chartwell Shopping Centre

Gap between rich, poor wider in cities: UNICEF

Kids often grow up in slums, fall behind in health care, education: Report

Five-year-old Kiara appears well cared for — nicely dressed, well-fed and loved. Her hair shines.

But she has worked with her family since she was three, selling trinkets in the subway trains of Buenos Aires.

There have been mishaps: She has fallen onto the train tracks while playing, and last year she broke her arm in a train door.

Almost half the world's children live in cities. Their families are lured from their rural homes, hoping to find jobs for themselves and education for their children.

It doesn't always work out that way. "It's heartbreaking for parents," says David Morley, president and CEO of UNICEF Canada. "They don't want their children working on the street. They wish they had enough."

"We often think of poverty-stricken rural areas in Africa, Latin America and Asia. But you can be in cities, almost like middle-class Toronto, and hidden in valleys there are people living in shacks made of tin."

DAVID MORLEY, PRESIDENT AND CEO OF UNICEF CANADA

In its annual report, released on Tuesday, UNICEF explores the struggles faced by families raising their offspring in the world's slums, where one in three city-dwellers now live.

The report, entitled The State of the World's Children 2012: Children in an Urban World, reveals the shifting focus of aid and development agencies. "We often think of poverty-stricken rural areas in Africa, Latin America and Asia," says Morley. "But you can be in cities, almost like middle-class Toronto, and hidden in valleys there are people are living in shacks made of tin. We recognize this is where economic and population growth is going to happen and how do we make sure children don't get squeezed out in the process?"

It's often thought — and often this is the case — that opportunity abounds in cities. Families may be closer to schools or health services. But that doesn't mean all have the same access, says Morley. "The wealth divide between rich and poor is massive." Many can't afford the cost of uniforms and books or pay the fees for schools.

TORSTAR NEWS SERVICE

▶ Five-year-old Kiara sells goods to commuters in Buenos Aires.

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Vancouver	one-way $149	
Travel Jun 21/wg		+ taxes & fees $118
Munich	$199	
Travel Jun 5 - Jun 13/ts		+ taxes & fees $548
Barcelona	$299	
Travel Apr 21 - May 5/ts		+ taxes & fees $473
Los Angeles	$328	
Travel Apr 4 - Apr 11/ac		+ taxes & fees $132
Johannesburg	$579	
Travel Apr 3 - Apr 17/kl		+ taxes & fees $650
Auckland	$963	
Travel Apr 3 - Apr 18/qf		+ taxes & fees $784

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Impoverished treated poorly — or not at all

Around the world, about one-third of children of the urban poor are not registered at birth. They may be born at home or their parents may be illiterate. "If you're not registered at birth, you can't get a health card," says David Morley, president and CEO of UNICEF Canada.

In the Republic of Congo, he saw that those without health cards didn't get treatment. "Governments use it as a way of rationing services and they can save money."

Municipal governments often want nothing to do with squatters and families who set up in shacks in the city. Morley argues it has to be just the opposite. Governments need to work with fringe communities and recognize and subsidize the ad hoc informal organizations, daycares and schools that grow with them. **TORSTAR NEWS SERVICE**

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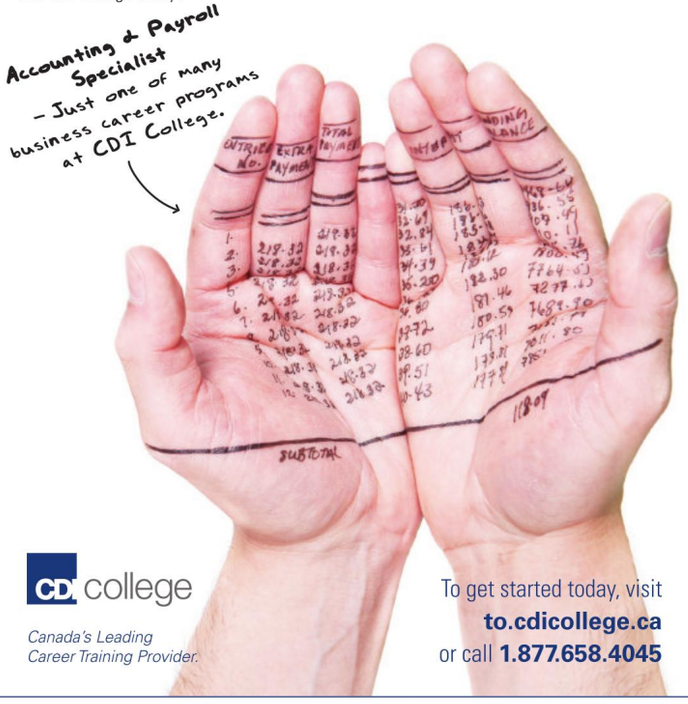

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Ladies, put a ring on it abroad: Guide

- Foreign Affairs Canada gives tips for single women
- Appearing married lowers your profile, it says

Women travelling alone who don't want to be hit on by strange men should wear a fake wedding ring and have a photo handy of their imaginary husband, says a new travel guide issued by Foreign Affairs Canada.

The tips, included in a safe-travel guide entitled "Her Own Way — A Woman's Safe-travel Guide" and released by the government ministry earlier this month, are designed to keep women safe, especially if they are travelling by themselves.

"Wear a (fake) wedding ring. Also carry a photo of your husband (or an imaginary one), which you can show to persistent suitors. Being seen as married will lower your profile and stave off uninvited advances," states the guide under the heading of Avoiding Sexual Harassment.

"Be wary of new friends, including locals, fellow travellers and even Canadians you meet abroad. Beware of the threat of getting trapped in sex or labour trafficking."
FOREIGN AFFAIRS SAFE-TRAVEL GUIDE

NDP MP Jenny Sims (Newton-North Delta) admitted she at first giggled when she read about the phoney wedding ring directive.

"Every step we take to protect women is good …. but I must admit I had a bit of a giggle as well," said Sims, the NDP's deputy critic for Foreign Affairs.

The guide recommends that women not wear miniskirts or tank tops if the fashion is not common in the country being visited.

It also suggests that blondes cover their hair if they are in countries where people have dark complexions so as to avoid unwanted attention.

TORSTAR NEWS SERVICE

▶ Chelsea Edwards, friend of the late Shannen Koostachin, tickles the cheek of Shannen's niece as she is held by Shannen's sister Serena Koostachin, at a press conference on Parliament Hill in Ottawa on Monday about an NDP motion called "Shannen's Dream."

SEAN KILPATRICK/THE CANADIAN PRESS

Dream gets nearer reality

The House of Commons voted unanimously on Monday in favour of the NDP motion calling for funding to put First Nations schools on an equal footing with provincial schools.

Demand grows for civilian drones

Drones are going mainstream in the United States.

Civilian cousins of the unmanned military aircraft that have tracked, spied on and killed terrorists in the Middle East and Asia are in demand by police departments, border patrols, power companies, news organizations and others wanting bird's-eye views that are too impractical or dangerous for conventional planes or helicopters to get.

Along with the enthusiasm, there are qualms.

Drones overhead could invade people's privacy and the U.S. government worries they could collide with passenger planes or come crashing down to the ground. THE ASSOCIATED PRESS

House passes motion backing 'robocalls' probe

The House of Commons unanimously passed a motion Monday calling on all MPs to do everything they can to aid an investigation into alleged vote suppression during last spring's election.

The NDP motion asks all MPs to turn over to the RCMP and Elections Canada all information they have on the "despicable" phone campaign aimed at discouraging opposition supporters from voting.

The motion also asks that all parties immediately turn over all documents related to the investigation.

"The calls in question are calls the Conservative Party of Canada placed to its own supporters"
PM HARPER DURING QUESTION PERIOD

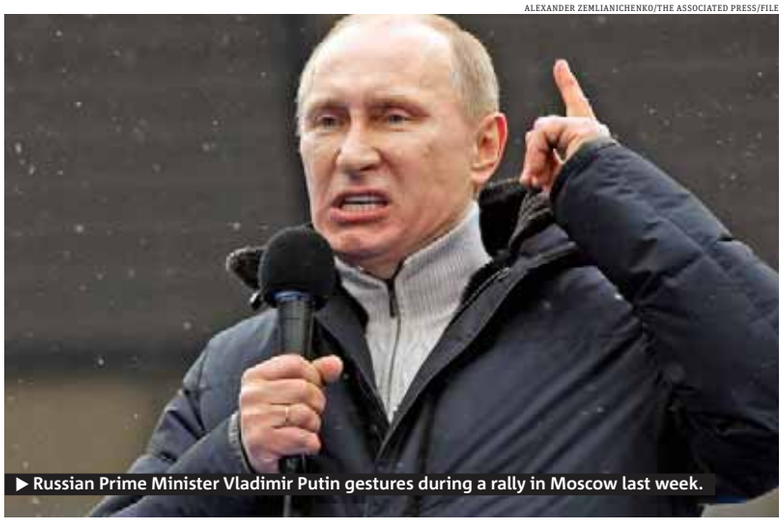
Prime Minister Stephen Harper's Conservatives supported the motion, even though it is their party that's been accused of conducting the dirty-tricks phone campaign, in which voters in several dozen ridings were either harassed or given false information on the location of polling stations.

The Tories deny the charges.

Allegations of campaign overspending by the Conservatives in the 2006 election were not resolved until November 2011, when the party cut a deal with the Public Prosecutor and pleaded guilty to charges under the Elections Act after years of claiming innocence.

THE CANADIAN PRESS

ALEXANDER ZEMLIANICHENKO/THE ASSOCIATED PRESS/FILE



▶ Russian Prime Minister Vladimir Putin gestures during a rally in Moscow last week.

Plot to kill Putin foiled: State TV

Report casting Putin as terrorist target could draw public sympathy, help secure victory by wider margin

Security forces have foiled a Chechen-linked plot to assassinate Prime Minister Vladimir Putin, state television reported Monday in a broadcast likely to boost support for Putin's bid to regain the presidency.

Other candidates immediately questioned the timing of the report, which comes just days before Sunday's presidential election and as Putin and his United Russia party face unprecedented protests following a scandal-marred parliamentary election in December.

The Communist Party candidate called the assassination report a "cheap trick."

Putin is expected to win easily against four Kremlin-approved challengers, but a wave of protests since December's tainted parliamentary election has undermined his image as a strong, popular leader.

THE ASSOCIATED PRESS

Portrayal

Putin has portrayed himself as a strong protector of Russia's national interests and has counted the victory over Chechen separatist rebels as one of the key achievements of his 12-year rule.

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Toronto Hydro workers cry out as layoffs loom

- Company selling property, reorganizing operations
- Application for spending to be sent to energy board

As 130 Toronto Hydro workers decided to accept a voluntary exit package, others rallied Monday to insist on no layoffs at the utility.

Canadian Union of Public Employees Local One, which represents Toronto Hydro workers, called for the no-layoff policy as the company struggles to trim $20 million in costs.

The company says the cuts have been triggered by an Ontario Energy Board decision that limited its spending on modernizing its system.

Toronto Hydro offered voluntary exit packages to 460 workers, and says that 130 accepted the offer last week. Previously, the company had axed almost 60 executive and management-level jobs. It has also terminated the contracts of private companies working on Toronto Hydro's system.

The management job cuts and the voluntary exits will bring the total staff reduction to almost 200, said John Camilleri, who heads CUPE Local One. That alone should bring the company close to $20 million in annual savings, he said.

While layoffs will be a last resort, it's likely to be late summer before the company can assess the full effect of cuts and efficiencies now in the works, said Toronto Hydro's Tanya Bruckmueller.

Camilleri told demonstrators that cuts are raising questions about whether there will be enough staff left to do the work. "There's no shortage of work. In fact, there's a growing backlog of maintenance work to be done," he said.

TORSTAR NEWS SERVICE

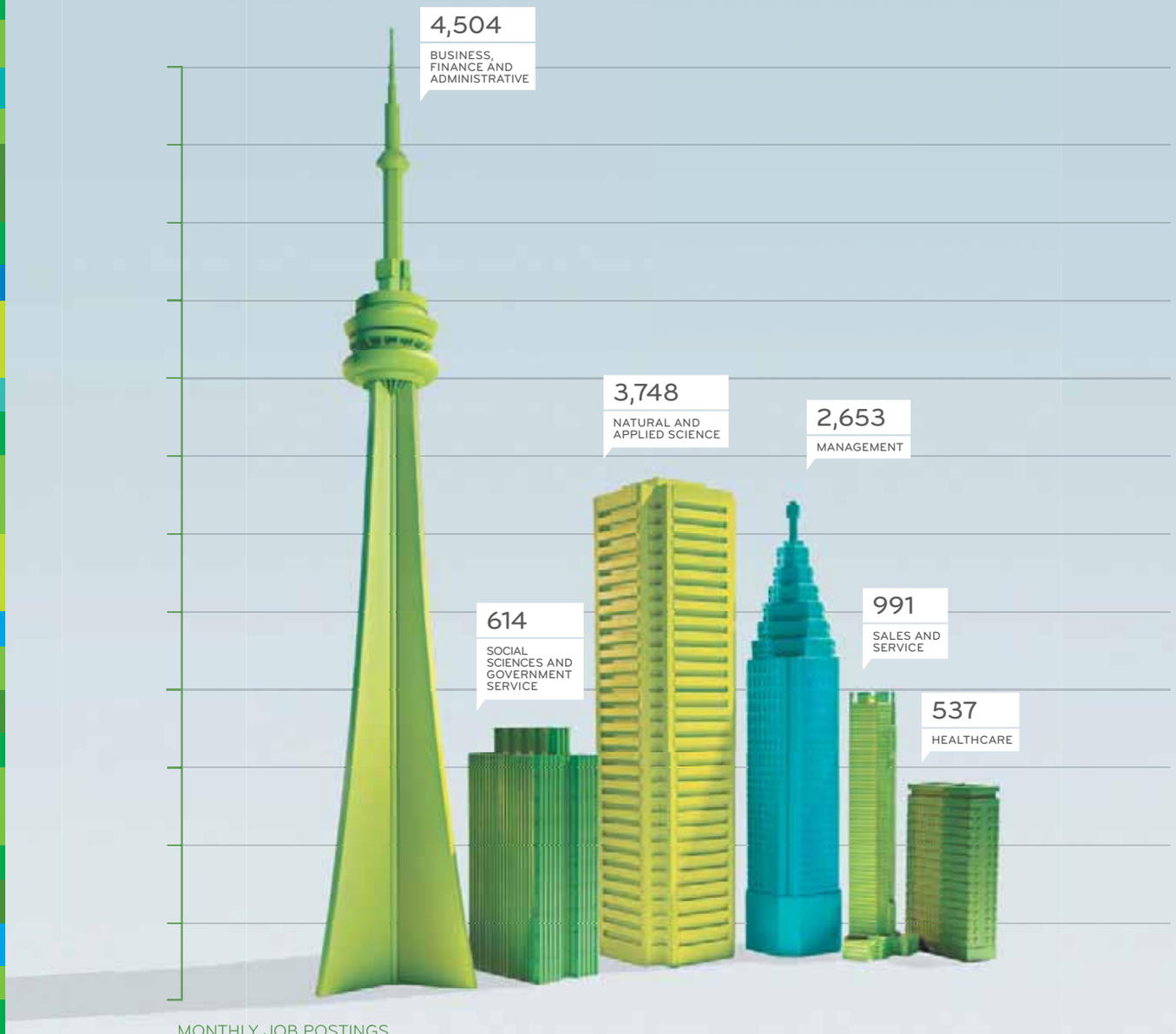
Market moment

PRICES AS OF 5 P.M. MONDAY

TSX	Dollar	Oil	Natural gas	Gold
- 25.39 (12,700.38)	+ 0.05¢ (100.08¢ US)	- $1.21 US ($108.56 US)	$2.45 US (- 10¢ US)	$1,774.90 US (- $1.50 US)

MARG, PRINCESS WARRIOR RETURNS...
CAUGHT BY THE RCMP?

22 MINUTES
See what happens when Marg confronts Commissioner Bob Paulson.
Mary Walsh guest stars on tonight's all-new episode of 22 MINUTES, 8:30 pm, CBC TV
scan to preview "Marg Captured"
CBC



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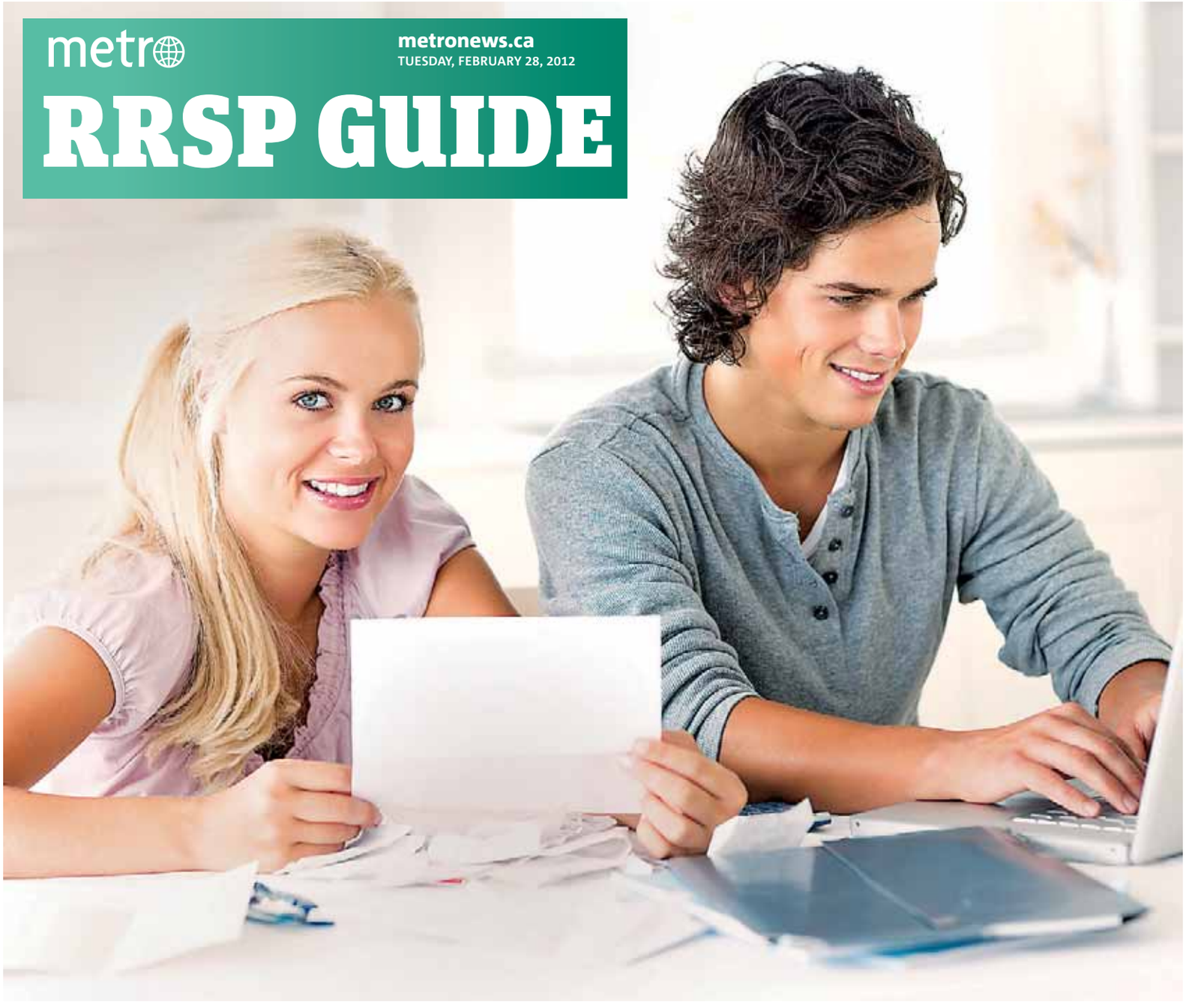
TUESDAY, FEBRUARY 28, 2012

RRSP GUIDE



WAVEBREAK MEDIA/THINKSTOCK

Down to the wire

Last-minute investing advice

JANE DOUCET
FOR METRO

The clock is ticking down to midnight Feb. 29, the final deadline to make your 2011 RRSP contribution. And while there are people who wait until the waning hours to invest, the experts caution against doing so.

"You don't want to rush something as important as your retirement savings and financial future," says Joel Neynens, a certified financial planner and the vice-president of Gordon Stirrett Wealth Management in Halifax.

Neynens offers the following last-minute investing tips:

Allocate your RRSP to a "cash position." When you hand over your RRSP funds to your banker or financial adviser, you don't have to choose on the spot how you want them to be invested.

"Don't feel like you have to decide what type of asset class you have to invest in right away," says Neynens. This way, the money will sit in the "cash position" portion of the account until you are ready to make an investing move. "There's no time limit to doing so," says Neynens. "And you'll still get an RRSP tax receipt."

> **"You don't want to rush something as important as your retirement savings and financial future."**
> JOEL NEYNENS, CERTIFIED FINANCIAL PLANNER AND VICE-PRESIDENT OF GORDON STIRRETT WEALTH MANAGEMENT

The major downside to this approach is that if you keep the funds in the cash position for an extended period, you won't get the potential rate of return you would if you have invested them.

Get professional advice if you need it. If time is of the essence and you are not comfortable handling your own finances, it's important to seek professional advice — especially if you are just starting to save for the future.

"New investors are often trying to get a handle on what RRSPs and what investments are eligible," says Neynens. "It can be quite confusing."

Don't get down to the wire. Even though the RRSP deadline is midnight, "unless you're investing online, you really only have until whatever time the bank or your financial adviser's office closes on deadline day," says Neynens.

More info

- **For information** about how to set up a registered retirement savings fund, make contributions to an RRSP, receive income from an RRSP, how to make withdrawals from an RRSP and more, visit the Canada Revenue Agency's website at cra-arc.gc.ca and type "RRSP" in the search box.

Thinking about your child's future

YLVA VAN BUUREN
FOR METRO

With just a few days until the deadline for the RRSP contribution, many families are looking at their savings and wondering if they should use the money for their RRSP or open a registered education savings plan (RESP) for their children? It's not always an easy decision.

"You really have to look at it not just from a retirement savings, mortgage or education plan point-of-view, but from the entire context," says Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

If education savings is a goal, he suggests making an RRSP contribution and, with the tax deduction, use the money to contribute towards your children's education.

"An RESP is a dedicated savings plan for your child's education and you get a government grant ..."

An RESP is a dedicated savings plan for your child's education and you get a government grant, says Williams. It's also tax-deferred saving so there are no tax implications on any of the growth while it's in the plan.

"We have RESPs for both of our kids," says Jill Briggs, a Toronto mom with two boys, Henri, 8, and Elliot, 6.

"We believe that the cost of post-secondary education will be very high by the time our kids are at that stage, and we wanted to ensure that we can afford to send them without crippling ourselves financially. But we also want to be able to help them with the cost so that they don't graduate with huge debt as well."

While there aren't immediate tax benefits, says Jason Round, head of financial planning support for RBC Financial Planning, when you make a contribution, the government will contribute up to $500 under the Canada Education Savings Grant Program into the plan — and that's free money.

The negative is the RESP can only be used for education. If your child doesn't use it for post-secondary education, even though you can take out the amount you have contributed, you have to repay any grants you received and there might be penalties as well.

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Opportunity in Disguise

Missing this year's RRSP boat doesn't mean financial ship will sink

JANE DOUCET
FOR METRO

ISTOCKPHOTO/THINKSTOCK

If you don't make this year's RRSP contribution deadline of midnight Feb. 29 and you are hoping there is a grace period post-deadline, you will be out of luck. But arriving late to the investment party can be an opportunity in disguise.

"Trying to scramble to invest in an RRSP at tax time is challenging," says Joel Neynens, a certified financial planner and the vice-president of Gordon Stirrett Wealth Management in Halifax.

Instead, Neynens advises paying yourself first throughout the year. "If you have a consistent monthly income, monthly contributions are ideal," he says.

If you don't have fixed monthly earnings because you are self-employed, you could set up a separate bank account and sock RRSP funds into it whenever you have a windfall. Then you will have to summon the self-discipline to resist the temptation of using those funds for non-RRSP-related reasons.

Assessing your whole financial picture, either on your own or with a financial adviser, is a good idea at least once a year. That way, if you suddenly become widowed or divorced, or you inherit or win a large sum of money, you will be sure that some of it will be directed to your RRSP before you start shopping.

Whether you have a partner or children will also affect your financial snapshot.

If you are lucky enough to get an income tax refund this year, you could roll it into next year's RRSP. "The key is to not use it for discretionary spending," says Neynens. "Generally, if the money is in front of you, you'll want to spend it. So hide it in that separate bank account and forget about it."

That doesn't mean you shouldn't take a well-deserved vacation for working so hard, but maybe it will mean the difference between a family trip to Disneyland and a camping trip close to home.

When next year's deadline is looming, try not to wait until deadline day to hand over your cash. The sooner before the final moment you can do so, the better prepared you will be. And being organized and committed to saving is key.

"It's a case of paying yourself first ahead of other things and prioritizing your wants versus your needs," says Neynens.

"It's all about choices. You have to ask yourself whether HDTV is more important to you than saving for retirement. Then get ready to sharpen your pencil and ask yourself, 'Do I really need this?'"

Which choices will make cents for you?

YLVA VAN BUUREN
FOR METRO

The big question around this time of year is ... should you contribute to your RRSP or use the money to reduce debt?

Here are some things to think about.

RRSP

An RRSP investment, says Jason Round, head of financial planning support for RBC Financial Planning, provides some sense that you will achieve a certain rate of return based on the level of risk you are willing to take on.

There is also an immediate tax deduction.

Also, if you are a higher income earner and you expect that during retirement you are going to earn less, then that would be significant motivation, too, says Round.

Peter Drake, vice-president, retirement and economic research, Fidelity Investments Canada, says if you start early, even if you only make a small contribution, that money is working for you over a longer period of time. And you need to save less. You also get into the important habit of saving for retirement.

"One common strategy is to make an RRSP contribution (which addresses retirement savings) and then use the tax refund to pay down debt."

DEBT

When debt is non-constructive (you are using it to buy a car, house, go on a vacation, etc., and you pay interest charges every month), clearing debt should be your first plan of attack, according to Anthony Williams, vice-president of academic affairs, Canadian Institute of Financial Planning.

ISTOCKPHOTO/THINKSTOCK

For example, if you owe $1,000 on a credit card that has an interest rate of 20 per cent, you would save 20 per cent in after-tax dollars. "That's compelling when GICs are paying next to nothing, the stock market is up and down, mutual funds up and down. Where are you going to get a 20 per cent return after tax and, for some people, 35 per cent rate of return before tax?"

But remember — if you just pay off debt you may at some point have to go back into debt to make up for the fact you didn't save.

WHAT TO DO?

One common strategy, says Williams, is to make an RRSP contribution (which addresses retirement savings) and then use the tax refund to pay down debt.

HOUSE RICH?

Retired with a paid-off house but little savings? You can rent part of the house out if possible, says Drake.

Or sell the house and rent or invest the money in a less expensive home. You could also get a reverse mortgage or a line of credit.

When do you start income planning?

YLVA VAN BUUREN
FOR METRO

At a certain point in life, financial experts advise that you will have to start "income planning" for retirement as opposed to just saving.

"Essentially, you're looking at what piles to put your money in and when to start shifting it around," explains Jason Round, head of financial planning support for RBC Financial Planning,

The registered retirement income fund (RRIF) can play a big role in this exercise. The RRIF is a tax-deferred plan that generates income from the savings you have accumulated in your RRSP.

The government requires that RRSPs be converted to RRIFs by Dec. 31 of the year the plan owner turns 71, if not earlier. Then you have to start making withdrawals in the year following conversion, says Pound, and there is a legislated minimum based on your age.

The biggest reason to convert RRSPs to RRIFs early is you need income.

But what's important to know is that if you convert to a RRIF and start taking minimum payments, you won't have withholding taxes taken off by your financial institution, says Round.

For the average retiree — and 62 is the average retirement age now in Canada — converting RRSPs to RRIFs when they retire and long before the age 71 deadline means "you will reduce the amount you'll have to balance later on when you're entitled to old age security."

The funds withdrawn from RRIFs turn into taxable income and may impact how much old age security you can get.

Annuity or RRIF?

When you convert your RRSPs, you can put them into a RRIF or an annuity.

An annuity provides a certain sum of money regularly, explains Peter Drake, vice-president, retirement and economic research, Fidelity Investments Canada. It also provides a high degree of certainty.

"The downside of an annuity," says Drake, "is you no longer have access to that capital."

A RIFF, on the other hand, lets you maintain control over how the money is invested. There is a minimum withdrawal that you have to take each year and it is taxed.

By the numbers

- **Canadians aged 18-34** still trail baby boomers in RRSP ownership and contribution rates, according to RBC's 22nd annual RRSP poll. While 43 per cent of younger Canadians now hold RRSPs, this number still lags behind the 69 per cent of boomers with RRSPs.

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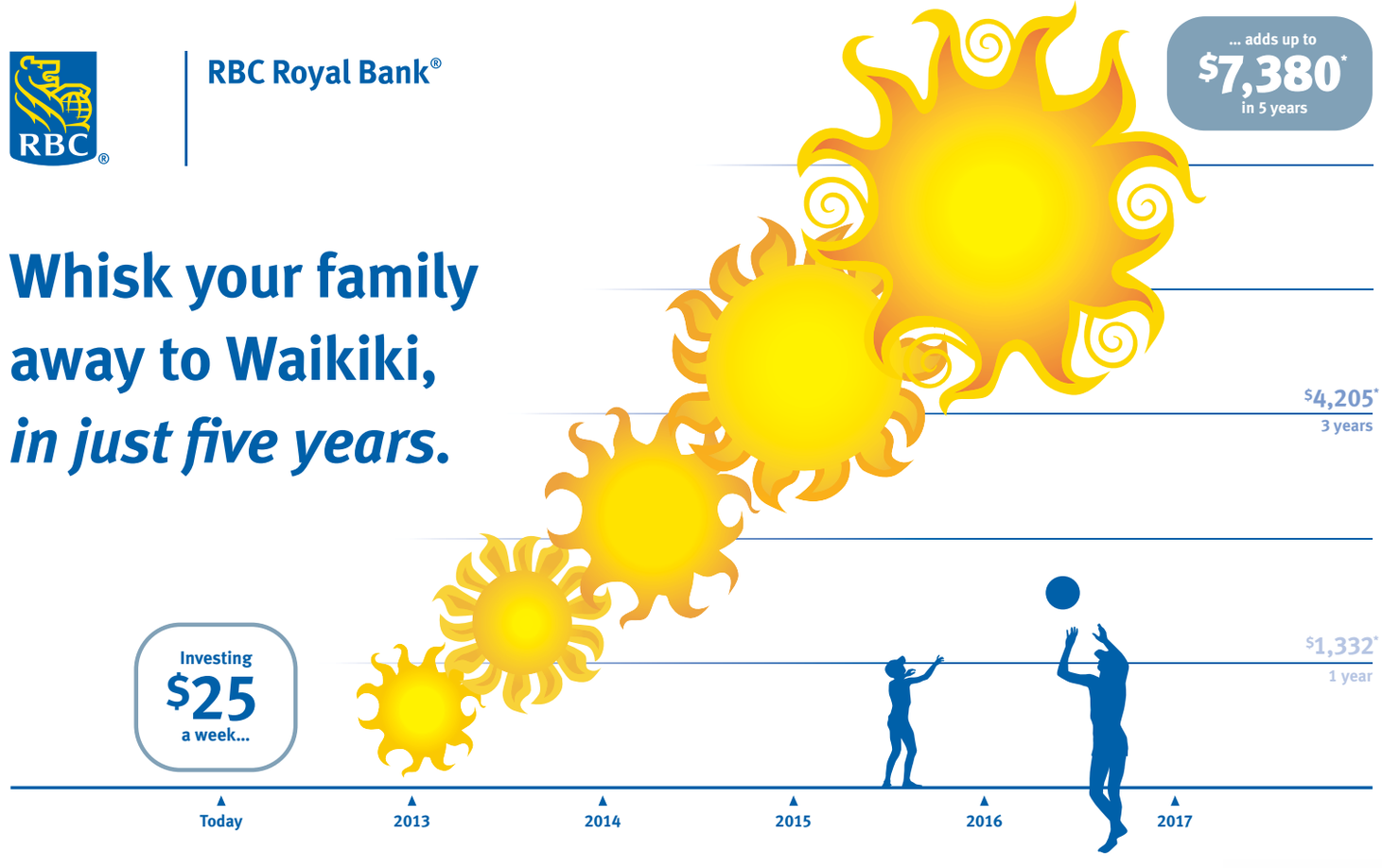

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DRIVEN TO GIVE

An outdoor playground at Ronald McDonald House Toronto.

TORONTO AUTOMOBILE DEALERS ASSOCIATION PHOTO

TORONTO AUTO DEALERS ASSOCIATION MAKES A DIFFERENCE

Some kids have a long, tough road ahead of them. They rely on the hard work of men and women devoted to their care, and the generosity of groups willing to give. For decades, the Toronto Automobile Dealers Association (TADA) has been one of those groups.

TADA works with government and the automobile industry, developing fair and uniform practices for the more than 340 new car and light truck dealers in the GTA. It also establishes standards for the dealer ads you see every day. These are just two of the ways the TADA makes a difference.

Charitable work is another. The TADA's dealer-members maintain strong ties to their communities, often serving on boards of local charities, hospitals and cultural organizations. The association's working relationship with both the Trillium Gift of Life Network and the Canadian Safe School Network allow it to give in ways that benefit children most. TADA's recent donation to Ronald McDonald House Toronto is another example.

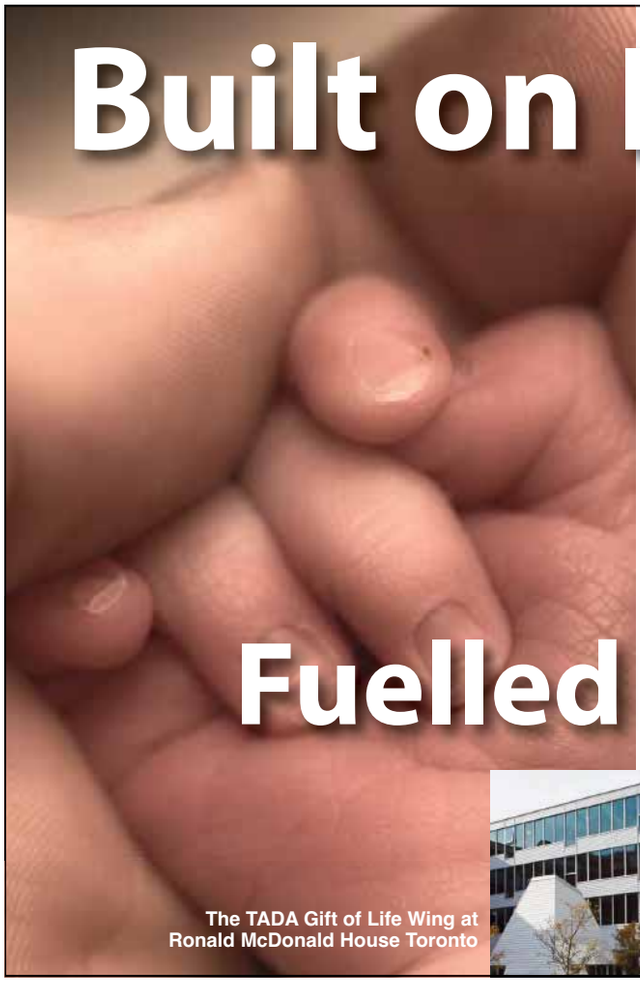
Ronald McDonald House Toronto provides accommodation and support to families while their child receives treatment at a nearby hospital. Services at RMH Toronto's Gerrard Street location were in constant demand. By the early 2000s, the need for a new facility was urgent.

"We wanted to celebrate our 100th anniversary by giving back, on a large scale, to the community that supported our businesses," remembers Todd Bourgon, TADA executive director. "When we learned that Ronald McDonald House Toronto was forced to turn away more than 70 per cent of families it wanted to help, it made sense for us to step in.

"Our gift of $2 million was, by far, the largest in TADA's history."

On Nov. 18, 2011, Ronald McDonald House Toronto celebrated the grand opening of its McCaul Street facility, the largest of its kind in the world. The new RMH Toronto boasts almost triple the number of rooms as its predecessor, providing up to 81 families per night with lodgings close to leading pediatric hospitals on University Avenue.

"To know the Toronto Automobile Dealers Association played a role in making the new Ronald McDonald House Toronto come to fruition is humbling. It truly is a source of endless pride for myself, and for all TADA members and their staff," said Sandy Liguori, president, Toronto Automobile Dealers Association.



Built on INTEGRITY.

Meet Grayson.

"Grayson's birth was a calm and peaceful experience," recounts his mother, Natalie. But soon after being delivered, baby Grayson was whisked away for tests to determine why he was struggling to breathe. Arriving at SickKids from Orillia, Ontario, Grayson was diagnosed with Hypoplastic Left Heart Syndrome. A social worker referred Natalie and Ed to Ronald McDonald House Toronto when it was apparent they would need a place to stay for an extended period of time. "The House made our situation a little more normal, like we weren't alone," says Natalie.

Grayson's family stayed at Ronald McDonald House Toronto for two months in 2008. They returned in February 2011 when Grayson suffered heart failure. On June 15, 2011 Grayson received a new heart. "Without this amazing House we wouldn't have been able to spend the most difficult months of our lives together. We will forever be grateful," says Natalie.

Ronald McDonald House TORONTO

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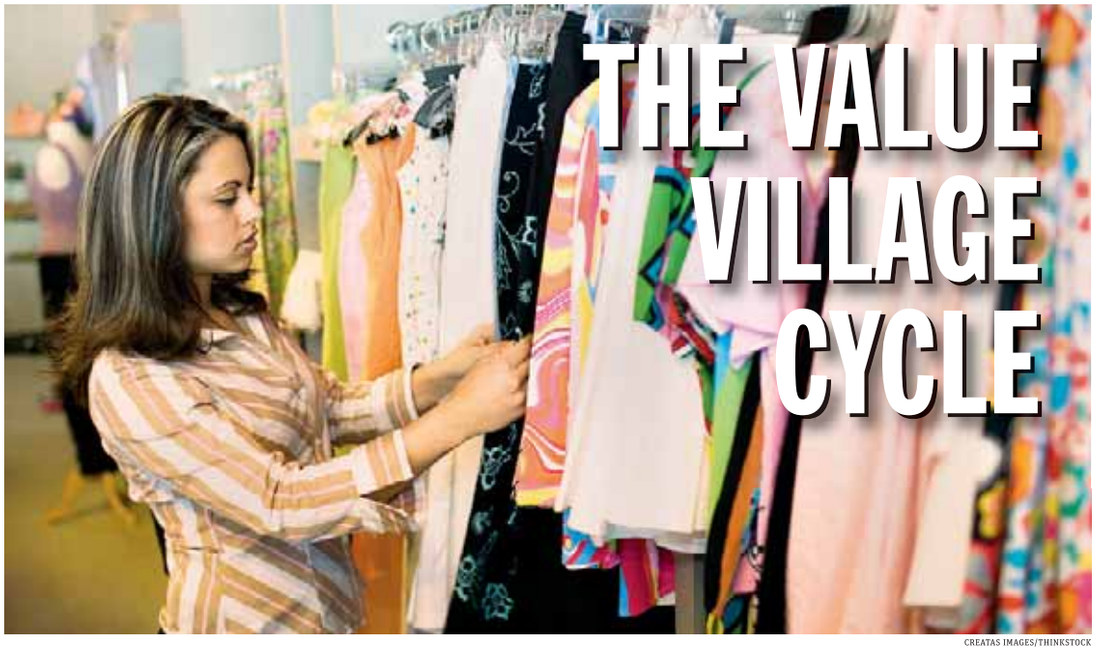

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There are many ways consumers can make small changes in their daily habits in order to have a positive impact on the environment, from switching to energy-efficient light bulbs and eco-friendly cleaning products to carrying reusable shopping bags.

What many don't realize is that one of the easiest ways to "go green" is by shopping thrift. When you shop at Value Village stores and donate reusable items to its non-profit partners, you are keeping goods out of landfills and giving old treasures new life.

"We know millions of families are already starting to clear out their clutter with spring cleaning," said Tony Shumpert, vice-president of recycling operations for Value Village. "By donating these items, instead of simply throwing them away, you can give back to your community and save quality goods from polluting the Earth. In fact, Value Village operates one of the largest recycling programs in the world, keeping more than 500 million pounds of goods out of landfills last year alone."

So how does it work?

DID YOU KNOW?

Value Village buys its merchandise from more than 60 different non-profit offices across Canada. This unique relationship helps support the community programs or each non-profit and also creates more jobs.

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To find a Community Donation Centre near you or to see if home pick-up is available in your area, visit:
www.valuevillage.com

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Value Village
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LOOKING FOR LOVE IN FRONT OF THE CAMERA

SHE SAYS ...

JESSICA NAPIER
METRO

We all have our vices. Some people smoke, some drink, some binge on Oreos. My sin of choice is a not-so-healthy interest in (ahem, obsession with) bad reality television, particularly The Bachelor.

I remember watching the first episode of the now-infamous dating show in high school. Ten years and 16 seasons later, I still love watching doe-eyed dental hygienists compete for the affections of rose-wielding Prince Charmings.

Knowing the success rate of these made-for-TV romances, you have to wonder who on Earth would ever sign up for this show.

When the national casting call for The Bachelor Canada came to town, I knew I had to stop by. I needed to find out how so many smart, successful, attractive women end up looking for love in the most public and potentially humiliating way possible.

When I arrived at the auditions, I was surprised and a bit disappointed to enter a room full of normal-looking ladies. No crazy models or emotional basket cases, just average women dressed in their best first-date outfits. Where were the vapid fame whores, the mentally unstable divorcees, the hopelessly romantic cheerleaders, and why weren't any of them in evening gowns?

"When I arrived at the auditions, I was surprised and a bit disappointed to enter a room full of normal-looking ladies. No crazy models or emotional basket cases, just average women dressed in their best first date outfits."

None of the women I saw were past their prime — many of them were barely of legal drinking age — so why were they resorting to reality television in order to find The One?

Rachel, a 29-year-old banker, told me that it just happens to be the right timing for her. "I'm pretty adventurous," she said, "so why not give it a try?" Personally, I can think of a million reasons why, but I had to admire her confidence.

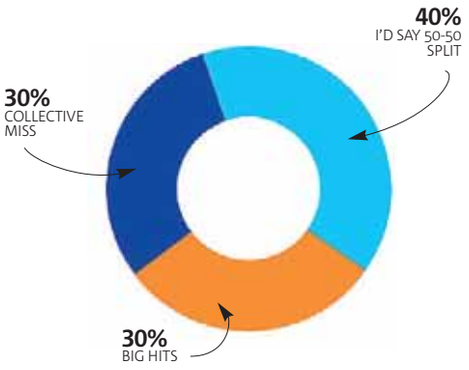
But how do these hopeful contestants plan on dealing with the pressure and the inevitable infighting that comes along with this not-so-monogamous dating situation? Twenty-eight-year-old Barbra told me that she might not get along with everyone on the show, but she plans on treating it like a job. "You don't necessarily like your co-workers," she said. "But you make an effort to tolerate them in order to get the job done." Maybe that's true, but your co-workers aren't hooking up with your boyfriend in an adjacent hot tub.

Ultimately, most of the hopeful bachelorettes were pretty sincere and genuinely hoping to fall in love. I guess if you haven't met anyone through your friends and you've failed at online dating, going in front of the camera to look for Mr. Right is just the next logical option for today's single ladies.

Read more of Jessica Napier's columns at metronews.ca/shesays

Register at metropolitanpanel.ca and take the quick poll

Oscar 2012 fashion — hit or miss?



Local tweets

- **@i_am_glennymac:** Leafs trade Aulie? There have been times in the last two seasons when he was there best defenceman - he made Phaneuf better when paired.
- **@alzao3:** Patience? Don't drink the koolaid folks! It's only been 8 years since #leafs made the playoffs and not once close with #firewilson #leafs
- **@tina_lord:** Personal attacks on Wikipedia and electoral fraud? I thought we were better than this #robocall #Vikileaks #cdnpoli
- **@CatherineBranco:** Today was awesome! I hope One Direction comes back, so next time I'm going earlier to be closer :D but it was still a good time! @MuchMusic
- **@cmusician:** George Bush: "..with us, or..with the terrorists"; Vic Toews: "..stand with us or with the child pornographers" #cdnpoli #C30 #Manicheanism
- **@SimonOstler:** Sorry Edmonton, you don't want to hear this but it was +7 in #toronto today. # yegwx

SANDRO SANTIOLI/SOLENT NEWS

Daily Zoom

The mystic river

River looks like unearthly tree

ICELAND. With an eerily enchanting landscape, this stunning photo looks like it was taken on an alien planet. But it was actually captured aboard a Cessna light aircraft flying over Iceland. Here, what appears to be a tree is in fact a river running in many different streams. MWN

"There were many challenges. The first was whether I was able to endure the stress of flying in a tiny, vibrating aircraft that would dip suddenly on hitting the air currents."
SANDRO SANTIOLI, PHOTOGRAPHER

Shooting Iceland

- **Racking up air miles.** Santioli spent 70 hours of flight time to photograph.
- **Coping with the elements.** Windows had to be kept open for the flight, but extreme cold then entered the cabin.

SANDRO SANTIOLI

- **Santioli's favourite photo?** The Blue Lagoon (pictured above). It's of hot springs, but from above it looks like ants in milk.

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OUR OSCAR FAVOURITES

Sure, The Artist won Best Picture. But here's what we'll remember about the 2012 Academy Awards.

THE SINCERE SPEECHES

...mostly devoted to Martin Scorsese. Here's the most popular words from the night's acceptances.

THE BEST DRESSED, ACCORDING TO TWITTER

During the red carpet, these ladies got the most positive buzz.

BEST QUOTE

—Meryl Streep, after saying America may be sick of seeing her at the Oscars.

THE BIGGEST LAUGH

The Wizard of Oz focus group—a reunion of Waiting for Guffman stars Christopher Guest, Eugene Levy, Fred Willard and more. Said Willard's audience member:

"I DIDN'T LIKE IT TILL THEY GOT TO THE FLYING MONKEYS."

Close second: Justin Bieber.

ANGIE'S LEG

When taking the stage to introduce the Best Screenplay categories, Jolie struck a curiously powerful pose, exposing most of her right leg. The move inspired some instant imitation, a new Internet meme called "legbombing." Here's a look at her leg's impact, by the numbers.

Tweets per minute posted about Jolie after her leg-baring appearance: **3,399**

Number of followers the new Twitter account @AngiesRightLeg collected within four hours of its creation: **8,511**

Number of Oscar winners to parody the strong pose: **2** (Descendants co-writers Jim Rash and Nat Faxon)

Billy's blackface sparks Twitter talk

Some are questioning Billy Crystal's impression of Sammy Davis Jr. in his opening number as Oscar host. As part of Crystal's opening montage, he parodied Woody Allen's Midnight in Paris, going back in time to the 1920s. Then Crystal, performing as Davis in blackface, popped up and suggested they go kill Hitler.

Crystal played Davis the same way many times on Saturday Night Live in the 1980s, but that didn't stop hundreds from questioning the bit on Twitter.

When Octavia Spencer won supporting actress for The Help, comedian Paul Scheer tweeted her win "shows just how far we've come since Billy Crystal performed in Blackface."

A-Listers pack Vanity Fair's Oscar after-party

On Sunday, Vanity Fair's held its always compact A-list Academy Award afterparty at West Hollywood's Sunset Tower Hotel, one of several parties following the 84th annual Academy Awards at the Hollywood & Highland Center. Starlets and Oscar nominees and winners mingled. Jonah Hill, nominated for as best supporting actor for Moneyball, smiled and shouted out a sassy expletive decrying his and the film's loss, surrounded by a pack of friends, including Seth Rogen. Rogen, who hosted Saturday's Film Independent Spirit Awards, also laughed and drank with fellow funny guy Jason Segel, star of The Muppets movie.

In one corner booth tucked to the side of the party's outdoor patio, Gwyneth Paltrow held court with her Coldplay husband Chris Martin and silver screen vet Jane Fonda, while talking with Cameron Diaz.

Sean Young arrested at post-Oscars bash

Los Angeles police say actress Sean Young was placed under citizen's arrest after a fight at the official post-Oscars party. The 52-year-old star of Blade Runner and Stripes was arrested at the Governor's Ball at 9:25 p.m. Sunday and was booked at the Hollywood police station for investigation of misdemeanour battery. City News Service says she posted $20,000 bail and was released at 2:55 a.m. Monday. Police Sgt. Enrique Mend wouldn't give details about the incident.

THE ASSOCIATED PRESS

2 scene

Scene in brief

The Canadian hockey comedy Goon is scoring big at the theatres. Alliance Films says the hockey flick claimed the top spot at the Canadian box office this weekend. It grossed an estimated $1.2 million. The film stars Seann William Scott and Liev Schreiber as on-ice bruisers who barrel their way through the minor leagues. Goon was written by Jay Baruchel and Evan Goldberg and co-stars Alison Pill. Other films that opened last weekend include the Paul Rudd-Jennifer Aniston comedy Wanderlust, Tyler Perry's Good Deeds and the Navy SEALs flick Act of Valor, which topped the box office south of the border. Director Michael Dowse (Fubar, It's All Gone Pete Tong) shot Goon in Winnipeg and nearby Portage la Prairie, Man.

THE CANADIAN PRESS

Singer Charlotte Church looks past phone hacking case after tabloid settlement

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Kaiser Chiefs bet on the 'future'

After taking a break following their third album, the band changes things up for their fourth effort

LINDA LABAN
SCENE@METRONEWS.CA
METRO WORLD NEWS IN BOSTON

A change is definitely as good as a rest. That adage certainly applies to the Kaiser Chiefs. After releasing their third album, 2008's Off With Their Heads, and undertaking the requisite globe-trotting tour to promote it, the band wanted off the radar for a while. So they declared they would take a year off and do absolutely nothing.

"We took time off, but a year was too long," keyboard player Nick "Peanut" Baines tells Metro. "We planned to take a break after our second album, but it didn't happen. So we said we'd take a year off and do nothing. But we kind of got restless."

But just declaring that the band was on hiatus cleared the decks of commitments and opened up creative brain space. After six months away from Kaiser Chiefs activity, song ideas developed and they devised a new way to deliver album four: The Future Is Medieval. They decided to issue a fan-driven, interactive release and posted 20 songs online, allowing fans to choose not just their own album art, but their favourite 10 songs to create their own track listing, too.

"It was exciting as the idea evolved. It was like Christmas Eve, because we knew something exciting was going to happen," says Peanut.

"It totally reinvigorated us as a band."

A joint effort

- Kaiser Chiefs also switched up the way they recorded this album. Instead of using just one producer, they enlisted several, including Tony Visconti, Ethan Johns and Kaiser Chiefs drummer Nick Hodgeson. "We had such a diverse range of songs and couldn't think of one guy to do it all."

DANNY NORTH/SUPPLIED

▶ The Kaiser Chiefs are using a fan-driven, interactive method to promote their fourth album's release.

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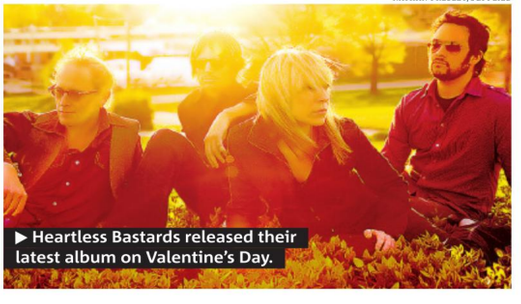
Heartless Bastards take aim with Arrow

Band coalesced while making latest album

LINDA LABAN
SCENE@METRONEWS.CA
METRO WORLD NEWS IN BOSTON

NATHAN PRESLEY/SUPPLIED



▶ Heartless Bastards released their latest album on Valentine's Day.

There's only one course of action when you're a band called Heartless Bastards and your album is ready for release in mid-winter. Release it on Valentine's Day. Especially if it's titled Arrow — as in the sharp thing that is Cupid's trademark.

"The title is pure coincidence," insists front gal Erika Wennerstrom. "Our label thought it would be funny to release a Heartless Bastards record on Valentine's Day."

Wennerstrom, however, feared it might look like a calculated marketing plan. Still, her label insisted people don't remember release dates anyway, and she agreed.

"I couldn't remember the release date of any album I've ever bought," she says. "I thought, 'It's funny, let's go with it.'"

On a personal and personnel level, Arrow is the calm after a considerable storm. Wennerstrom's breakup with her bassist/boyfriend was well documented on their third album, The Mountain, but the Mountain touring lineup of drummer Dave Colvin, bassist Jesse Ebagh and guitarist Mark Nathan coalesced while making Arrow.

"As people, we're a team," says Wennerstrom. "I feel I'm in a good place in my life and have gotten back to who I am. Where the band is at right now is where I've always wanted to be, musically. It took me a while to get there."

Pointed Arrow

- Arrow was the first album Wennerstrom had written for the band as a quartet. In many ways, she says it resulted in less pressure: "The songs always had that space, and I attempted to add those additional parts myself. This is the first time we have been able to make use of that space in a cohesive way."

DVD reviews

Buy it | Rent it | Borrow it | Yawn | Don't bother

Hugo
Genre: Adventure
Director: Martin Scorsese
Stars: Asa Butterfield, Chloë Grace Moretz, Ben Kingsley

Movie magic hangs in the air of Martin Scorsese's Hugo, much like the steam and dust that fills almost every frame.

Scorsese sets his first family-friendly film in a 1930's Paris train station of wonder and mystery. He's actually made two movies, only one of which fully resonates. That's his second-half homage to movie pioneers like Georges Méliès, whose 1902 film A Trip to the Moon was groundbreaking. But to get there you have to negotiate the first hour, which is a bit of slog.

Neither Scorsese nor screenwriter John Logan seem to know what to do with the title character, a young orphan living within the steamy confines of Gare Montparnasse. Hugo (Asa Butterfield, not quite ready for this much screen time)

▶ Hugo

is trying to build the automaton he was working on with his late father (Jude Law) before he died. It is Hugo's search for parts that takes him to the toy store of Georges Méliès (a superb Ben Kingsley).

PETER HOWELL

Johnny English Reborn
Genre: Comedy
Director: Oliver Parker
Stars: Rowan Atkinson

Having worn out his welcome with his interminable Mr. Bean character — his Chaplin/Hulot copycat finally fizzled with the flatulent Mr. Bean's Holiday in 2007 — Rowan Atkinson seems determined to do the same with Johnny English, his parody spy stumbler.

Despite a deafening lack of public roar for a sequel to Johnny English, Atkinson (or his banker) has deduced the need, eight years later, for another raid on the Austin Powers/Get Smart! playbook of James Bond buffoonery.

This time, British MI7 agent Johnny English is tasked with stopping the planned assassination of the visiting Chinese premier, because no other agent is available, of course.

Oliver Parker (Dorian Gray) directs, Hamish McColl (Mr. Bean's Holiday) writes and the story comes from William Davies, who wrote the first Johnny English and also the significantly better How to Train Your Dragon.

That's a lot of credit for what is little more than warmed-over Austin Powers antics and Get Smart! gadgetry.

PETER HOWELL

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Ruth burned away her belly-fat and fits into her wedding dress again!

Ruth feels great! She actually got back into her wedding dress of 37 years ago, after taking Chili Burn!

Ruth's story

"After having 5 children, I had a hard time burning that extra fat. As the years progressed, I never viewed myself as being overweight, but I always struggled with fat on my stomach. At 55, I found myself constantly dressing to disguise my belly, staying away from tight clothes and the like.

People noticed my new figure

I read about **Chili Burn** in a magazine and thought I'd give it a try. I purchased the supplement at my local pharmacy and started taking it in July 2011. Now, 6 months later I have lost my belly fat and people really notice it. They all want to know my secret, so I recommend **Chili Burn** to family, friends, and acquaintances and really encourage them to try it out. This product will suit anyone who would like to burn fat with natural ingredients and be side effect free. I highly recommend it."

Ruth Veldstra, Hagersville, Ontario

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The leg that launched a thousand memes

Angelina Jolie's Oscar stance still subject of much discussion

THE WORD

DOROTHY ROBINSON
SCENE@METRONEWS.CA

It's two days after the Oscars and the world isn't talking about how Billy Crystal did as a host (meh!), who won (The Artist! A lot!), or who lost (Viola Davis, you were robbed!).

Nope. The world is focused on one thing: Angelina Jolie's leg.

Her awkward red carpet stance, in which she made sure her right leg was constantly on display through the slit in her black velvet Atelier Versace gown, is a pose that has launched a thousand Internet memes.

There's a Twitter handle — @AngiesRightLeg — that is nearing 15,000 followers with tweets like, "You have to admit I'm one hell of a leg!" and also a Tumblr account entitled "Angelina Jolie'ing," where readers can upload photos of themselves showing off their ashy thighs.

There's no reason for why she stood like that, time and time again. (My theory: Her bony leg was poking out to sniff around for a sandwich.)

But perhaps the funniest mocking of the leg came from The Descendants co-writer Jim Rash, who hit the stage with Alexander Payne and Nat Faxon to accept the award for Best Adapted Screenplay. The look was quickly imitated by Rash and Faxon, but the scribes insist they weren't mocking the actress.

"She's supremely hot," Faxon said backstage at the awards show, while Rash was quick to explain his actions: "I just saw her pose and I thought, you know what, we have exactly the same legs," the writer, who also stars in the sitcom Community, said. "It was more like, 'Oh, she's standing great, I'm going to stand like that, too.'"

Rash better watch it. No one mocks Angelina Jolie in front of her face and gets away with it. The last person to do that was Billy Bob Thornton, and we're pretty sure he's currently working at a Cracker Barrel in Parissapany, N.J.

ALL PHOTOS BY GETTY IMAGES

▶ Angelina Jolie

No nip slip for Lopez

Many eagle-eyed viewers were convinced they caught Jennifer Lopez having a wardrobe malfunction while presenting at the Oscars, but her stylist, Mariel Haenn, insists there was no nipple-baring.

"The dress fit perfectly to her every inch. There were cups built in and there's no chance that there were any, how do you say? 'slips,'" Haenn posted on Twitter.

"While the dress did give the illusion of sheerness, joke's on everyone who wishes they saw something."

METRO

▶ Jennifer Lopez

Celebrity tweets

@oliviawilde
Nothing makes a girl feel special like a homeless man screaming "now those some hips!" as she walk by.

@IJasonAlexander

For me, a great day is defined by whether 7/11 has the blueberry coffee. Today is a great day.

@victoriabeckham

Amazing! baby knee pads for when babies start crawling!!

@ConanOBrien

Just saw a Jeremy Lin jersey on sale for $300. These prices are Jeremy insane! Wait... Did I do that wrong?

Anne, we didn't think you were the tabletop dancing-type

While most might not think so, Anne Hathaway insists she can relate to a particularly troubled young starlet.

"Lindsay Lohan and I have more in common than people think," Hathaway tells the Sun.

"We've all done things we shouldn't. It is just that I did stuff at college when nobody knew about it, so I'm not a saint. I wasted time doing self-destructive things."

And exactly what sort of self-destructive things are we talking about here?

"I found you can only dance on so many tabletops," Hathaway says. "I got all that out of my system and I am healthy and grounded." METRO

Anne Hathaway

GETTY IMAGES

▶ Kevin Federline

K-Fed's parenting tips

Kevin Federline is determined to keep his two sons with Britney Spears grounded — even if it means working in fast food.

"I'll have them working at Micky D's. That's how we had to do it. I worked at a car wash. I worked at a pizza place. Things like that made me," Federline tells Australia's Herald Sun.

"Sean and Jayden have missed out on so much of that with me and their mom being so busy all the time. Now we've both agreed that this is it, they are going to be at school and learn what it's like to be part of society as normal kids." METRO

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$14,900	1 bd/1 bath	Orlando	$115,000	Condo
$21,000	3 bd/2 bath	Orlando	$135,000	Home
$23,000	3 bd/1 bath	Orlando	$145,000	Home
$28,000	2 bd/1 bath	Orlando	$125,000	Home
$18,900	1 bd/1 bath	Orlando	$110,000	Condo
$15,500	1 bd/1 bath	Orlando	$123,000	Condo
$54,900	2 bd/1bath	Miami	$159,000	Condo
$69,900	1 bd/1 bath	Miami	$163,000	Condo
$14,900	4 bd/2 bath	Tampa	$174,000	Multi-Unit
$24,900	2 bd/2bath	Tampa	$135,000	Condo
$29,900	2 bd/1 bath	Tampa	$115,000	Condo
$29,900	1 bd/1 bath	Tampa	$105,000	Condo
$27,900	1 bd/1 bath	Tampa	$125,000	Condo

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SALE$		CITY	LAST SOLD$	
$15,515	2bd/ 1 bath	Las Vegas	$135,000	Condo
$16,500	2 bd/1 bath	Las Vegas	$126,000	Condo
$20,800	4 bd/3 bath	Las Vegas	$189,000	Home
$21,000	1 bd/1 bath	Las Vegas	$125,000	Condo
$22,888	2 bd/2 bath	Las Vegas	$169,000	Condo
$22,900	4 bd/1 bath	Las Vegas	$229,000	Home
$23,777	1 bd/1 bath	Las Vegas	$179,000	Condo
$22,900	2 bd/1 bath	Las Vegas	$135,000	Condo
$24,800	3 bd/2 bath	Las Vegas	$205,000	Condo
$24,500	2 bd/2 bath	Las Vegas	$189,000	Condo

PHOENIX ARIZONA

SALE$		CITY	LAST SOLD$	
$18,800	1 bd/1 bath	Phoenix	$125, 000	Condo
$17,900	3 bd/2 bath	Phoenix	$205,000	Home
$19,900	3 bd/2 bath	Phoenix	$125,000	Condo
$23,900	2 bd/1 bath	Phoenix	$145,000	Home
$25,000	3 bd/1 bath	Phoenix	$189,000	Home
$27,900	2 bd/1 bath	Phoenix	$124,000	Condo
$27,900	3 bd/2 bath	Phoenix	$155,000	Home
$31,900	3 bd/1 bath	Phoenix	$135,000	Home
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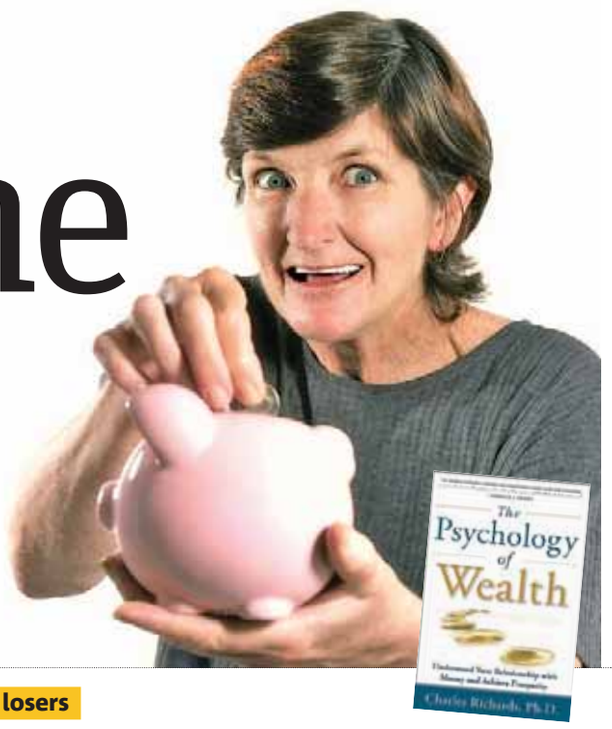
$tay $ane

You worry about money — maybe a little too much Charles Richards, psychotherapist and author of The Psychology of Wealth, tells us how to find the balance



ROMINA McGUINNESS
LIFE@METRONEWS.CA
METRO WORLD NEWS IN LONDON

On this page, we often write about relationships — with food, exercise, significant others. But it's time we addressed a topic that's equally influential, and sometimes completely dysfunctional: your relationship with money.

According to Charles Richards, author of The Psychology of Wealth, money doesn't just indicate power, but has power — we are infused by its energy. And if you're not prepared to manage that energy constructively, it will manage you, often negatively. Here are four typical situations on how to deal.

I've lost my job and my money. How can I find the will to live?
"Situations can change in a heartbeat, so when your identity is tied to what you have or what you do, it's a dangerous place to live from," says Richards. "If being rich, popular and successful gives you meaning and for some tragic reason you can't be that person anymore, you could think your life is over. Connect with a deeper part of yourself (spiritual belief or meditation) that goes beyond what you have and what you do."

I'm petrified of failure.
"Don't let fear of failure stop you from moving forward," says Richards. "Successful people fail many times but they just persevere and take full responsibility for what is going on. Failure is a problem but there's always a way out of it, just as long as you use a little initiative to find out what that is."

All I want in life is to make money. Is that healthy?
"You can be rich financially but have a poverty of soul if that wealth is just self serving. Anyone aiming for greater financial success should serve a higher purpose (philanthropic or spiritual, environmental or health) or strive to empower others."

All this recession talk is making me anxious. How can I stay upbeat despite the current financial turmoil?
Stop listening to the messages of doom and gloom all the time. "Do you want it to be your reality? No, so shut out the drumbeat that comes from the media. Yes, there's a reality to what's going on but if you allow yourself to be influenced by the media bombardment about financial meltdown and hardship then it's going to become a reality for you. Don't assume it's going to become your truth and it won't."

I'm in financial trouble — I can't think, I can't sleep and I'm super stressed!
You can't ignore the practical reality. You have to face it head on.

"Make a plan with clear goals to ease the stress and turn the situation around. This will take discipline, delayed gratification, practical thinking and decision-making. Financial challenges can be positive in that they stimulate creativity as you are forced to find a way out. Once your self worth is healthier you tend to be more expansive in your thinking. You won't be successful until you are willing to take responsibility."

The biggest losers

One third of multi-million dollar lottery winners lose all their new-found wealth — and often end up worse off than before they won.

$5.4M Evelyn Adams hit the jackpot twice but that didn't stop her from wasting winnings on her gambling addiction. She ended up broke and living in a trailer park.

$1.9M Welshman Luke Pittard spent it all on a trip to the Canary Islands, a house and a wedding. And just 18 months later he was flipping burgers at McDonalds.

$93K Lindsay Lohan didn't exactly win the lottery but being a child star is similar in the luck department. Celebrity website TMZ reports that the actress hasn't paid her 2009 income tax, let alone 2012.

Financial tips

1. **Change your mindset when it comes to money and success.** Expose yourself to information on finance and success. A short cut is to read biographies of successful people you admire so you can tap into that energy and find out how they live and think.
2. **Set yourself clear goals and strive to meet them.** One person lives in a trailer park and the other drives around in a limo. Whatever the one in the trailer is doing or thinking is likely not the way to go, so do the opposite and you can be the one in the limo.
3. **Be fulfilled.** Some people are not financially wealthy but are simply fulfilled in their lives because they do doing what their passion is and are incredibly wealthy because of that.

THE GOOD-WELL MEN

These guys love making money and love giving it away.

WARREN BUFFETT

One of the richest men in the world, Buffett is known as being ruthlessly frugal with his money. This hasn't stopped him from donating an estimated 99 per cent of his fortune to charity.

BILL GATES

The Microsoft founder and his wife, Melinda, use their money (an estimated $56 billion) to fund the Bill & Melinda Gates Foundation, which tackles poverty in developing countries.

DONALD TRUMP

Convinced of her innocence in the Meredith Kercher murder case, the property tycoon financially supported Amanda Knox's family throughout the trial and appeal.

3 life

Up and down

Adele
Throat surgery may have stopped her from singing, but not from swearing. The rumour she was taking a five-year break from singing is false – phew. We just want her to keep dating bad boys and keep getting dumped so she can keep on making albums for us to enjoy.

Gaga's health
First we hear all about how she stays in shape with Bikram Yoga (so 2010) then we find out she used to be bulimic. It's a serious illness and we hope she isn't saying this to be her usual shocking self.

Health Canada reviewing MS drug Gilenya, linked to 11 deaths outside Canada

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Living with cancer

New magazine features stories of those dealing with women's cancer issues Pick up a copy of Pink & Teal

CELIA MILNE
LIFE@METRONEWS.CA

HANDOUT

▶ Greer Hozack's story is featured in the new magazine Pink & Teal.

Greer Hozack, a 41-year-old mother of three, remembers being paralysed with fear when she found out she had breast cancer.

She was scared for herself, her husband and her children, and horrified that her mother would have to watch her suffer.

Hozack survived her ordeal with courage and gratitude, and became a model to other women by raising more than $13,000 in the Weekend to End Women's Cancers.

Hozack's story is featured in a new magazine called Pink & Teal.

Pink & Teal is a lifestyle magazine for those with women's cancers. Pink stands for breast cancers, and teal signifies gynecological cancers such as ovarian, cervical, uterine, vagina and vulvar.

The magazine includes feature stories about women, as well as articles on food, shopping, style, family, intimacy, fitness, nutrition, travel, entertainment, health and beauty. It includes resources for women looking for help.

"Pink & Teal is for women who have been newly diagnosed, women in treatment and for those survivors who are trying to find their new normal," says publisher Lisa Bucher.

She feels strongly that while breast cancer gets a lot of exposure, gynecological cancers should get more attention.

"People need to starting talking more about vaginas and cervixes and all those lovely girl parts, like we do about boobs and breast cancer," says Bucher. "We strive for this in the magazine, and we touch on sensitive topics like sexuality."

Pink & Teal is now available at the Toronto Women's Bookstore on Harbord Street or through pinkandteal.ca.

Hozack's advice to other women with cancer: "Looking into the future, at the big picture, can be overwhelming … Take it one day at a time."

Best Health Minute

BONNIE MUNDAY, EDITOR-IN-CHIEF, BEST HEALTH MAGAZINE

Health Risks Your Nails Reveal

Experts say that our fingernails can show warning signs of underlying health problems. We had freelance writer Michelle Villett look into this in the most recent issue of Best Health magazine.

Ridges

Vertical ridges are common as we age, but if you see horizontal ridges, talk to your doctor; it could indicate respiratory disease, malnutrition or even heart attack risk. They could also be triggered by a deficiency of B vitamins. Anneke Vink, a registered dietitian we consulted, says that increasing your intake B vitamins could help (meat, poultry, fish and dairy products are rich in B vitamins).

Brittle Nails

The cause is genetic. Keeping nails short and using a nail hardener can protect them from splitting or snagging. And getting enough calcium can help, too; for most women ages 19 to 50, the recommended daily amount is 1,000 mg.

Hangnails

These are likely caused by a lack of folic acid or B and C vitamins, says Vink. But they can also be caused by picking or pushing cuticles back. Boost vitamin B and C intake, and trim away hangnails.

Yellowish Nails

Smoking can cause this, as can using nail polish without a base coat. If neither of these apply to you, see your doctor, as it could indicate liver problems. Otherwise, buffing can help, but the only way to get rid of the yellow is to let it grow out.

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THE CANADIAN PRESS H/O

Indian Raita Slaw

Preparation:

1. In bowl, combine yogurt, mayonnaise, cucumber, lime juice, honey, cumin seeds, mint and pepper, mixing well. Add cabbage and carrot; toss to coat.
2. Chill for at least 1 hour before serving. Toss again before serving.

FOODLAND ONTARIO/ THE CANADIAN PRESS/ ADAPTED BY EMILY RICHARDS (VISIT EMILYRICHARDSCOOKS.CA)

Ingredients:

- 175 ml (3/4 cup) plain yogurt
- 75 ml (1/3 cup) reduced-fat mayonnaise
- 250 ml (1 cup) finely diced cucumber
- 45 ml (3 tbsp) lime juice
- 15 ml (1 tbsp) honey
- 7 ml (1 1/2 tsp) toasted cumin seeds
- 50 ml (1/4 cup) chopped fresh mint
- 1 ml (1/4 tsp) freshly ground black pepper
- 1 L (4 cups) shredded green cabbage
- 1 carrot, coarsely grated

Chic eats for those on the go

Skip the food court for Foodwares Market Try pot pies, soups and more

LUNCH RUSH

STEPHANIE DICKISON
FOOD@METRONEWS.CA

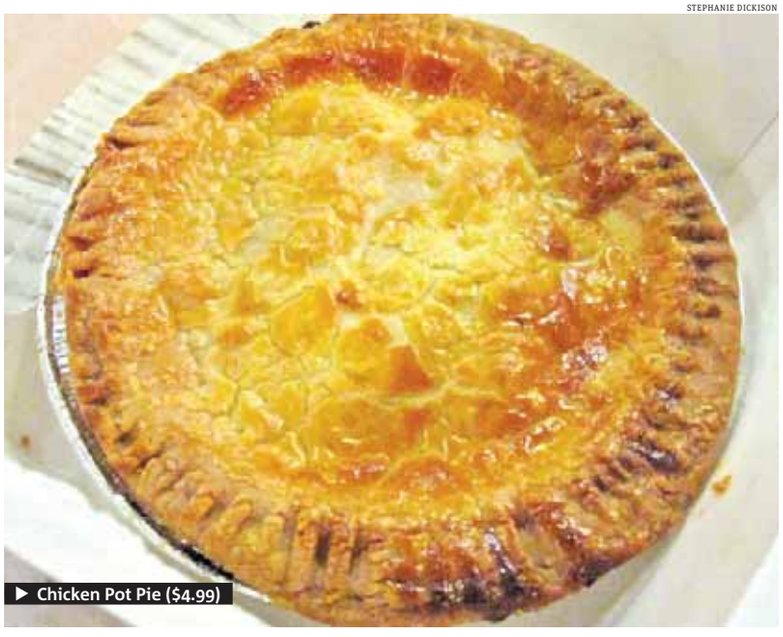
Eating in a department store used to mean heat-lamp-warmed food that was always a decade or three behind the times.

Oliver & Bonacini has changed all that with its recent renovation of its take-out, eat-in food hall, Foodwares Market.

Gorgeous slabs of stone mix with reclaimed wood and stainless steel, exuding a clean, chic yet comfortable environment.

Foodwares Market
176 Yonge St. (at Queen)
416-861-9111 (general line for The Bay)
foodwaresmarket.com
Reservations: No
Licensed: No
Social lunch: Yes
Co-worker lunch: Yes
Quick solo lunch: Yes
Rating: 4.5 out of 5

STEPHANIE DICKISON



Chicken Pot Pie ($4.99)

Grilled paninis and premade sandwiches are a big draw, but the chilly weather calls out for soup and pot pies.

Clam Chowder ($3.49 sm) and Cream of Asparagus are beautifully constructed — thin, yet rich and satisfying.

Chicken Pot Pies ($4.99) can be taken home cold or heated up on site. A thick crust encapsulates small diced chicken, onion, corn and peas that hover in a whisper of sauce, yet it's perfectly moist. The only downside is the coolness in the middle from being reheated.

Finally, restaurant-quality fare that is affordable and ready- to-go.

Succulent & warming

Chicken Korma is a popular Indian stew that makes for a flavourful meal Serve it with basmati rice

This fragrant one pot meal will be perfect to serve over basmati rice.

Chicken thighs are a great option to chicken breast for a tender and flavourful meal. Cutting the chicken thighs into bite-sized pieces reduces the cooking time.

Preparation:

1. In bowl, combine coriander, cumin, turmeric, salt, and black and cayenne peppers. Cut chicken thighs into 3 pieces; toss with spice mix to coat.
2. In a deep non-stick large skillet, heat oil over medium heat; cook onions, stirring occasionally for about 10 minutes or until browned. Add garlic, ginger, bay leaves and cardamom pods, if using; cook for 5 minutes. Add chicken; cook, stirring, for about 5 minutes or until lightly browned.
3. Add the tomatoes and broth; bring to a boil. Reduce heat, cover and simmer for about 15 minutes or until juices run clear when chicken is pierced. Add the cream; cook, uncovered, for 5 minutes. Serve sprinkled with chopped coriander, if using. FOODLAND ONTARIO/ THE CANADIAN PRESS/ ADAPTED BY EMILY RICHARDS, PROFESSIONAL HOME ECONOMIST, COOKBOOK AUTHOR AND TV CELEBRITY CHEF (VISIT EMILYRICHARDSCOOKS.CA)

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Please donate this February at heartandstroke.ca and make death wait.
HEART & STROKE FOUNDATION

THE CANADIAN PRESS H/O

This recipe serves four to six.

Ingredients:

- 15 ml (1 tbsp) each ground coriander and ground cumin
- 5 ml (1 tsp) turmeric
- 5 ml (1 tsp) each salt and freshly ground black pepper
- 2 ml (1/2 tsp) cayenne pepper
- 1 kg (2 lb) boneless, skinless chicken thighs
- 50 ml (1/4 cup) vegetable oil
- 2 onions, chopped
- 4 cloves garlic, minced
- 15 ml (1 tbsp) finely chopped fresh ginger
- 2 bay leaves
- 8 whole green cardamom pods (optional)
- 250 ml (1 cup) canned crushed tomatoes
- 250 ml (1 cup) sodium-reduced chicken broth
- 50 ml (1/4 cup) 35% whipping cream
- Chopped fresh coriander

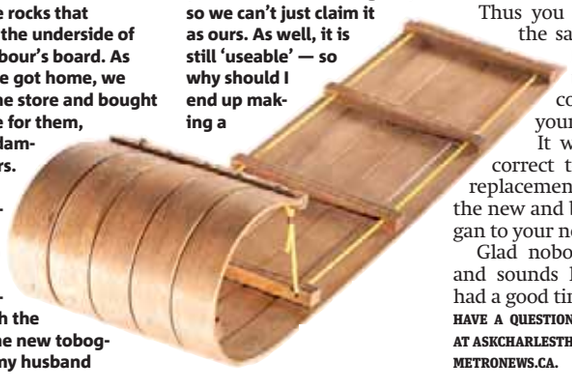
TOBOGGAN DILEMMA

CHARLES THE BUTLER

ASKCHARLES THEBUTLER@ METRONEWS.CA

FOR MORE, VISIT CHARLES MACPHERSON.COM

Dear Charles,
Last weekend we borrowed a plastic toboggan from the neighbours. The kids did run over some rocks that damaged the underside of the neighbour's board. As soon as we got home, we went to the store and bought a new one for them, since we damaged theirs. Now for the dilemma: I intended to give to the neighbours both the old and the new toboggan. But my husband thought, since we are replacing the old one with a new one, we should keep the old one. This has become an interesting debate in our neighbourhood now, with every man on the street indicating they would keep the old one (just like an insurance company pays you money for your damaged car and then keeps the car). Every woman on the street thinks that the original should be returned, though (we didn't own the original, so we can't just claim it as ours. As well, it is still 'useable' — so why should I end up making a 'profit' from damaging the original and get to have a spare board now). Can you help?
Thank you! Julia



Dear Julia,

I don't know why but this seems like such a simple and clear-cut discussion. No, you cannot keep the damaged toboggan because you are not an insurance company, and your neighbour did not have this item insured with you.

Thus you cannot apply the same rules and logic from the insurance company to yourself.

It was absolutely correct to purchase a replacement and return the new and broken toboggan to your neighbour.

Glad nobody was hurt, and sounds like everyone had a good time!

HAVE A QUESTION? EMAIL CHARLES AT ASKCHARLESTHEBUTLER@METRONEWS.CA.

Make #Happy now

Wherever you're reading this, you can easily change someone's day It just a takes few seconds

ON PUBLIC TRANSIT

Anyone can do it
Right before you get off, say something nice, without being creepy, to someone who looks like they deserve it today. Then walk away gracefully, so they're not threatened, but left with a happy thought.

For the truly bold
Start a game of telephone. Say to the person next to you: "Have a great day, pass it along," and have them tell the person next to them. This may work better in the evening, since people may be less grumpy.

For the insanely #happy
Try to create a viral video right on the spot. Get the whole subway car, bus or ferry singing a happy song, or to do a kick line — whatever won't get you arrested. This may be corny. But it has also made others money off YouTube. You could affect the world.

Which did you do? What happened? Tweet it today with #Happy.

ON THE STREET

Anyone can do it
Look up in the sky, or high atop a building, craning your neck, appearing really absorbed. When someone stops and asks what you're looking at, use the opportunity to say something nice to them.

For the truly bold
Right now, use your smartphone to find the nearest thrift store, homeless shelter or some other charitable organization. Walk in with a small amount of cash. Donate the cash.

For the insanely #happy
Drop everything you're doing, tell someone you underappreciate to do the same, and then treat them to a surprise day or manicures, movie — something you wouldn't normally do on a Tuesday.

AND FINALLY

If you're rolling your eyes at these ideas, cynically wondering what moron would do any of them, please come up with something better and tell us about it. Tweet it, too, with #Happy. It would make Metro smile. MWN

Speedflirt
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She flirts, He flirts back
Introducing Speedflirt, a flirty new app for meeting singles in your city looking for love or friendship.
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Download and install the free app for your mobile device - available on the App Store or also available in Android Market.
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GET YOUR RRSP ON

FUN AND FRUGAL

LESLEY SCORGIE
MONEY@METRONEWS.CA

You only have until tomorrow to make your RRSP contribution for the 2011 tax year; Feb. 29, 2012 is the official deadline. Short on contribution cash? Consider an RRSP loan. Currently, RRSP loans have attractive interest rates, hovering near prime, and have flexible repayment plans. But, it only makes sense to take out an RRSP loan when the taxable benefit you receive from your RRSP contribution is greater than the amount of interest you'll pay on the loan. To help figure out if it's worth it, see an adviser.

The largest benefit of an RRSP loan is that the more you contribute, the more you'll earn through compounded returns. Let's say you decide not to borrow $10,000 to maximize your RRSP at age 30. That $10,000 compounded at nine per cent for 25 years adds up to $86,000 before tax when you're 55. Thus, you would miss out on $76,000 of compounded returns. Meanwhile, your $10,000 RRSP loan at six per cent interest, paid off over 12 months, would cost you less than $350 in interest. Calculate your own borrowing scenario on bankrate.com. You're a good candidate for an RRSP loan if:

- You don't have enough cash to make an RRSP contribution by Feb. 29, 2012
- You have a job and can afford to pay the loan off within 12 months
- You have left over contribution room within your RRSP
- You don't have significant consumer debt; in excess of $5,000.

You buy it, you sell it

ON MONEY

ALISON GRIFFITHS
MONEY@METRONEWS.CA

It used to be that prospective homebuyers would zero in on three places while searching for added value — kitchen, bathroom and rec room. A kitchen island, separate shower and finished basement, preferably with a tiki bar, were guaranteed to draw offers.

Then along came whirlpool tubs, children's wings, great rooms and soaring foyers. But what comes around goes away in the real estate market.

Today, value-conscious buyers and profit-conscious builders are opting for less is more. On the wane are sunrooms, outdoor kitchens, two-storey family rooms and media rooms.

But popular once again are basics such as well-planned spaces, storage and functional (not necessarily fancy) outdoor areas.

The lesson for those house shopping this spring — in the still mostly vibrant Canadian real estate market — is to spend your money on features that are difficult or expensive to add later. The right choices now will pay off when you become a seller. According to a 2011 AVIDBuilder.com survey, Canadian buyers are most eager for the following three home features or qualities:

1. Efficiency The soaring foyer may look great but give it a pass if re-sale value is important. Two-storey rooms and open fireplaces also have reduced appeal because of rising heating costs.

2. Spaces not rooms The number of rooms or overall square-footage is less important than how they fit together. Increasingly buyers are drawn by a home's flow and utility rather than its statistics.

3. Green, green, green This includes not only energy efficiency in windows, appliances and insulation, but also green building products to reduce or eliminate concerns over toxicity.

There are three specific home features Canadians adore:

1. Walk-in closets
2. Linen closets
3. Family-style kitchens

HANDOUT

▶ Alison's money rule: When home shopping, focus on good bones to achieve the best bang for your real estate buck.

While the survey was primarily focused on features desired by Canadians shopping for homes south of the border, they hold true in every real estate market over time.

Conspicuous consumption in a home can appeal temporarily, but if you are shopping for the best value, pay attention to the basics.

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NEXT PHASE OF CANADA'S ECONOMIC ACTION PLAN

Canada

Nurturing comes naturally

Young members of the Junior Canadian Rangers are learning life skills through an outdoor education program

Young people usually join groups for fun, to be with friends or to follow an interest. In the North, the stakes can be a little higher.

"It keeps me out of trouble," says John Koe, 18, who's been a member of the Junior Canadian Rangers for six years.

John is from Aklavik, a tiny northern hamlet in the Mackenzie Delta, way up in the top corner of the Northwest Territories. Like in many other Arctic communities, there isn't a lot for young people to do in Aklavik.

Bored young people tend to find ways to fill their time, ways that aren't necessarily in their best interests. John has seen plenty of that.

"All my other family is just about like me, except a little bit crazier," he says. "They drink.

"I don't drink or all that stuff. I'm the oddball in the family."

The Junior Canadian Rangers are a program run by the military for northern boys and girls aged 12 to 18. They're an offshoot of the Canadian Rangers, a reserve unit in the Canadian Armed Forces. Patrols of largely aboriginal Rangers are located throughout the Arctic and the northern parts of the provinces, and act as the eyes and ears of the Army.

They do a lot of the same things that northerners have always done, and still do. They go out on the land to snowmobile, fish, hunt and camp. They ride quads, paddle kayaks, rock climb, learn to handle firearms and how to keep safe in the bush.

But again, there's often a serious purpose behind it all. Heading out with the Junior Rangers is one way for young northerners to keep in touch with the skills that allowed their grandfathers and grandmothers to thrive in a sometimes hostile land.

"The person that inspired me to come was my grandpa," says Britteny Brown, 16, from Haines Junction in the Yukon. "We do go out on the land a lot, but he says I need more practice."

Junior Ranger programs are delivered by the adult Rangers, who are viewed with a considerable amount of respect in northern communities. They're the leaders. In places where the ability to survive on the land is like being a top goal-scorer on the local hockey team, joining the Junior Rangers is a way to hang out with the coolest guys in town.

"They teach me respect," said Desmond Inaksajak, 15, from Kugaaruk in central Nunavut. "They teach me to listen."

Maybe all those reasons are why the Junior Rangers program has become so popular.

"We opened up three patrols this year — Faroe (Yukon), Arviat and Pond Inlet (both in Nunavut)," said Capt. Sharon Low, who works with the program through 1 Canadian Ranger Patrol Group, based in Yellowknife. "Arviat has over 180 JCRs in there already."

The Junior Rangers aren't a recruiting program, Low emphasizes.

"What does the military get out it? I think just the satisfaction of knowing that they're impacting the lives of these kids. It's such a rewarding feeling to change the course of a child's life."

In February, 75 members from all over the North gathered in Alberta's Kananaskis Country for a week of skiing, snowshoeing and other outdoor activities in the Rockies. There's as much cultural difference between southern Yukon and northern Nunavut as there is between Edmonton and Montreal, and the Junior Rangers compared notes on their different lifestyles as well as the finer points of angling for trout as opposed to arctic char.

Next year, John Koe goes to school to train as an electrician. His trip to Alberta was his goodbye to the Junior Rangers.

"I'm done," he said, his smile audible over the telephone line. "It kept me out of trouble."

HANDOUT/THE CANADIAN PRESS

▶ A group of Junior Canadian Rangers learn to set up a trap in the woods.

"The person that inspired me to come was my grandpa. We do go out on the land a lot, but he says I need more practice."
BRITTENY BROWN, JUNIOR CANADIAN RANGER

Take a hike!

Along with all the serious reasons to be a Junior Ranger, there's the simple fun of it:

- Members learn to hunt, trap and fish — as well as how to clean, skin and cook their catch.
- They learn how to forage for berries, mushrooms and other edible plants. They learn to build fires in the snow and orient themselves by the night sky.
- They learn modern skills, too, such as navigating by map and compass or by GPS.

A history of helping others

Officially launched in 1996 with a group in Paulatuk, N.W.T., there are now 3,400 Junior Canadian Rangers in 125 patrols in all provinces and territories of Canada, except for Prince Edward Island, Nova Scotia and New Brunswick. The numbers are still growing.

In the three northern territories, there were fewer than 1,000 Junior Rangers three years ago. Now there are more than 1,600.

Communities that don't have a Junior Ranger program clamour for one, said Capt. Sharon Low.

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Keeping the meeting in motion

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ISTOCK

▶ Have your co-workers concentrating on the issue at hand, not on the clock.

Running a meeting is a lot like running a kindergarten classroom.

If given the chance, people will play with their toys, talk out of turn, bully each other and whine about everything from the e-mail system to the break room coffee.

Fortunately, just like cranky children, your co-workers can be easily controlled and placated. We checked in with Dana Brownlee, founder of national corporate training company Professionalism Matters, for how to lead a successful, succinct and drama-free meeting.

Here are her troubleshooting tips.

The problem:
One employee dominates the talk time.

The fix:
"Instead of just throwing the issue out there, ask people to take two or three minutes and jot down their top two suggestions.

"That way, even if somebody dominates, when you collect those notes, you get feedback from everybody in the room," Brownlee advises.

The problem:
You have a persistently negative employee.

The fix:
Agree that there may, indeed, be an issue. This will stop a problem child right in his or her tracks. "Validate their concern, write it on the flip-chart and ask them to come up with suggestions for fixing the problem," she says.

The problem:
One co-worker always veers off-topic.

The fix:
"As a facilitator, step in and ask if this is something that needs to be addressed today," says Brownlee. "It sounds obvious, but there's a huge difference between intervening with a statement or intervening with a question. When someone asks you as opposed to telling you, it comes across very differently."

The problem:
Everyone brought their iPhones.

The fix:
First, structure the meeting thoughtfully — if some departments have to wait 45 minutes to be addressed, they'll be tempted to space out and check their mail. After that, play teacher. "Walk around a lot and constantly call on people by name," Brownlee suggests. "If people know they'll be called on, it makes them perk up."

All hands in

If you meet frequently with a group, set some ground rules and ask for everyone's input.

- Chances are, everyone can agree for example, that staying positive and turning off phones is productive.
- "The key is to let the group come up with them," Brownlee says. "Then it's so much easier for you to enforce it."

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LOVE, LABOUR, LOSS

An office affair ends in dismissal for senior manager

WORKPLACE LAW

DANIEL LUBLIN
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Bryan Reichard, a senior manager at Kuntz Electroplating Inc., in Kitchener, Ont., was a model employee for nearly 25 years, until he laid eyes on Ms. Thompson, one of the administrative assistants who he would eventually date as part of an extra-marital affair. It was a fatal attraction that later cost him his job.

Initially, Reichard's relationship with Thompson was not a significant workplace concern until Kuntz instituted a policy on dating colleagues at work. Under the policy, as a manager, Reichard had to report his relationship to the company to ensure conflicts of interest, such as direct reporting relationships, could be avoided. However, Reichard's relationship with Thompson predated the policy so he decided he would not say a word.

When a position later became available in the department Reichard managed, he ensured that Thompson obtained the job, over two other candidates. Unhappy with the perceived favouritism, staff began to complain and when rumours spread around work, Reichard was finally asked whether he was romantically involved with Thompson. He lied and denied it. However, after Thompson later gave birth to Reichard's son, he could no longer keep silent, confiding in another employee who shared the news with one of the company's owners. Reichard was suspended from work and commanded to stay off the property while Kuntz decided how to handle the problem. However, when Kuntz learned that Reichard had snuck back into his office, against orders, he was fired for misconduct, without severance pay.

At a recent trial, Reichard argued that his punishment did not fit the crime. According to Reichard, his long and unblemished career meant he was entitled to a warning first, before being fired. However, the judge disagreed and in dismissing Reichard's case, noted that his repeated lies justified his own demise.

DANIEL A. LUBLIN IS AN EMPLOYMENT LAWYER WITH WHITTEN & LUBLIN. TO READ THIS ARTICLE IN ITS ENTIRETY VISIT METRONEWS.CA

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School gets a status update

Clicks in the classroom Facebook is finding its place in academic life

R WALSH
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Since the dawn of Facebook, colleges have encouraged professors to interact with students on the site, especially in business schools. In that time, the nuances of classroom Facebook use have begun to emerge: the positives, pitfalls and limitations.

"There was a time a few years ago where I was having students add me as a friend, but when I saw pictures of them binge drinking, passed out next to kegs, I decided maybe that wasn't such a wise decision," says Charles Wankel, who teaches management at St. John's College and is the author of Cutting-edge Social Media Approaches to Business Education.

ISTOCK

▶ Many educators are logging in to encourage learning.

"...so many undergrads live in a post-e-mail world, so Facebook definitely helps reinforce things."
STEVEN L. JOHNSON, PROFESSOR

"But I imagine an instructor could adjust the privacy setting, so they could share classroom items and not inadvertently see the other stuff."

Wankel still assigns a number of Facebook-based assignments, but now uses LinkedIn to connect students to each other and networking opportunities.

"I don't think it's a good thing to require students to be on Facebook. But it can be helpful if the population of students is already there," says Steven L. Johnson, professor of management systems at Temple University. "I find master's students just aren't interested in communicating on Facebook. But so many undergrads live in a post-e-mail world, so Facebook definitely helps reinforce things."

Meeting today's students in their world

Both Wankel and Johnson use a number of other online connectors with their students, and they say blogging sites like Wordpress and Blogspot are more effective for posting core class information, like syllabuses and assigned reading.

"As educators, we can take the stance that students are going to do what we tell them. Or we can take a stance that says we want every student to do as well as possible, and we'll meet them where they are," says Johnson.

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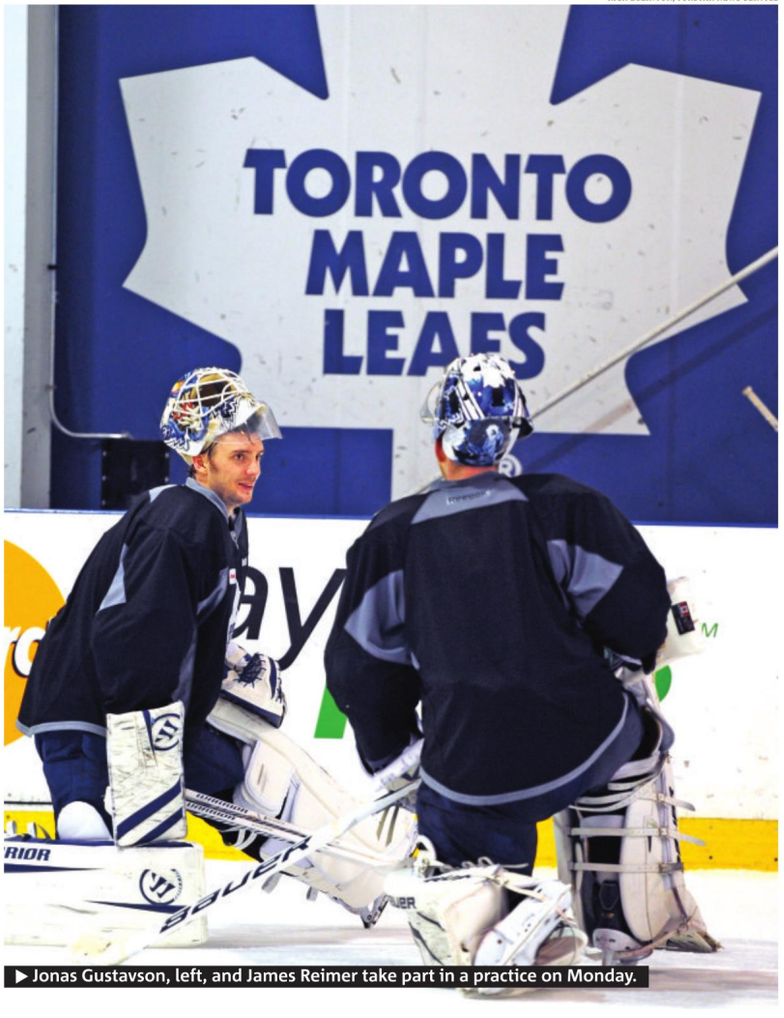
4 sports

Vote of confidence?

Maple Leafs should see lack of deadline deals as an endorsement, says Burke

RICK EGLINTON/TORSTAR NEWS SERVICE



▶ Jonas Gustavson, left, and James Reimer take part in a practice on Monday.

Brian Burke saw it as a vote of confidence in his team, rather than inactivity.

The Toronto Maple Leafs general manager made two minor deals prior to the NHL trade deadline Monday, but held off on anything major despite a 1-7-1 run since Feb. 7 that has dropped his 29-26-7 team out of a playoff spot in the Eastern Conference.

"I think some people will be disappointed but I'm not," Burke told an Air Canada Centre news conference. "If I'm a member of the Leafs I look at this as an endorsement from management.

"There was nothing we could have done today that would have made us better now. It was all stuff that would have made us better maybe down the road but our fans have lived through that. We've got to see if this team is good enough to get in (the playoffs)."

Leafs coach Ron Wilson has been critical of goalies James Reimer (38th in the league with a .903 save percentage) and Jonas Gustavsson (35th, .905) during the team's recent slide, but Burke defended both Monday, noting he turned down an trade offer for Reimer.

"From my perspective, James Reimer is the real deal despite the fact he's scuffling a little right now and we wouldn't be in the hunt if it weren't for Jonas Gustavsson," added Burke, who had said last week he might have to see what goaltending options were available.

"He's bailed us out twice when James got hurt and when James stumbled midseason."

Burke said he wasn't prepared to make a move that would mortgage the future or hurt the club in the present. The team sat in 10th place in the conference entering play Monday, three points out of the eighth and final playoff spot.

"Panic can't be part of the vocabulary if you're a general manager. If you want to win a championship that can't be part of it. Setbacks for 10 days or 12 days, that can't be how you guide your ship," Burke said. "I still believe this group can get it back on the rails." THE CANADIAN PRESS

Leafs preview

Florida at Toronto
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The Maple Leafs (29-26-7) host Florida (29-20-12) in an important game for both teams. The Panthers have a two-point lead in the Southeast Division, while Toronto is falling fast in the standings with just two wins in its last 10 games. Wojtek Wolski scored in his first game with Florida in a 3-2 shootout win over Carolina on Saturday. Kris Versteeg (undisclosed) is questionable for tonight's game.
THE CANADIAN PRESS

The trades

The Leafs sent defenceman Keith Aulie to the Tampa Bay Lightning for right-winger Carter Ashton.

- The 20-year-old Ashton was taken 29th overall by Tampa at the 2009 draft and has yet to play in the NHL.
- In 56 games with the AHL's Norfolk Admirals this season, the Winnipeg native has 19 goals and 16 assists.
- "We felt we had some depth on defence and needed to add some size and foot speed up front," Burke said. "(Ashton) is a big-body guy that can skate."
- The Leafs also made a move to bolster the AHL Marlies, dealing forward Dale Mitchell to the Anaheim Ducks for defenceman Mark Fraser.

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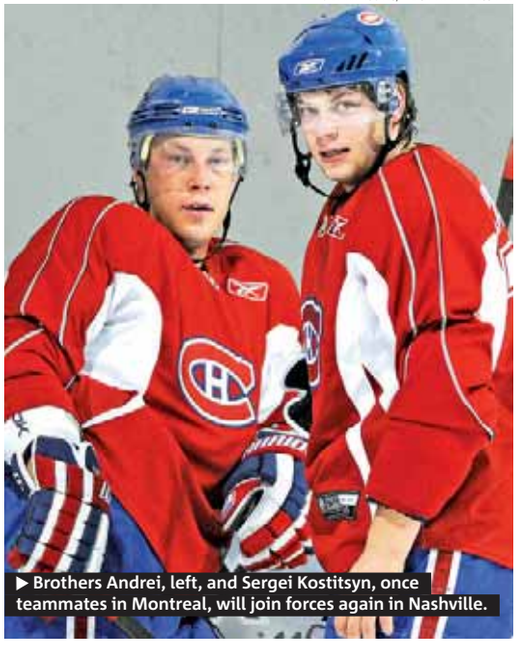
Ready to 'play with the big boys'

Predators make moves with eyes on challenging for Stanley Cup ◐ Kostitsyn brothers reunited in Tennessee

GRAHAM HUGHES/THE CANADIAN PRESS FILE



▶ Brothers Andrei, left, and Sergei Kostitsyn, once teammates in Montreal, will join forces again in Nashville.

The Nashville Predators and Vancouver Canucks added some reinforcements for a playoff run, while Rick Nash's wish for a deal didn't come to fruition Monday as the NHL trade deadline passed without any blockbuster moves.

Having won a playoff series for the first time in franchise history a year ago, the Predators are looking to take the next step by beefing up the offence with left-winger Andrei Kostitsyn and two-way forward Paul Gaustad. Nashville also acquired defenceman Hal Gill earlier this month and sits in fifth place in the Western Conference.

"I think with these trades we've certainly given us a chance to play with the big boys this year when we get in the playoffs," Predators general manager David Poile said.

Deadline deals

Four more transactions from Monday:

BRUINS

Boston acquired **Brian Rolston** and Mike Mottau from the Islanders for Yannick Riendeau and Marc Cantin.

FLAMES

Calgary signed veteran right-winger **Tim Jackman** to a two-year, $1.225-million contract.

SENS

Ottawa acquired defenceman **Matt Gilroy** from Tampa Bay in exchange for defenceman Brian Lee.

HAWKS

Chicago picked up defenceman **Johnny Oduya** from Winnipeg for a second- and third-round pick.

The Canucks, sitting atop the NHL standings with 19 games left in the regular season, made three deals that added four players: Checking-line centre Samuel Pahlsson, rookie forward Zack Kassian, defenceman Marc-Andre Gragnani and forward Andrew Gordon.

The Predators spent the future for the present, sending a 2012 first-round draft pick and a 2013 fourth-rounder to the Buffalo Sabres for Gaustad. Kostitsyn, who will be reunited with his brother Sergei in Nashville, came from Montreal for a second-round and conditional fifth-round pick in 2013.

The Blue Jackets did make one move, sending Pahlsson to the Canucks for minor-league defenceman Taylor Ellington and two 2012 fourth-round picks.

Vancouver also shipped rookie centre Cody Hodgson to Buffalo for Kassian. Defenceman Alexander Sulzer also went to the Sabres for Gragnani.

The Canucks' third trade sent defenceman Sebastien Erixon to the Anaheim Ducks for Gordon.

THE ASSOCIATED PRESS

"The price was high and I don't apologize for that."

COLUMBUS GM SCOTT HOWSON, WHO DIDN'T TRADE RICK NASH, DESPITE THE FACT HIS CAPTAIN HAD ASKED FOR A TRADE IN LATE JANUARY.

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Pittsburgh	62	36	21	2	3	198	163	77	20-8-2-0	16-13-0-3	6-3-0-1	W3
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New Jersey	62	35	23	1	3	172	170	74	16-12-0-3	19-11-1-0	5-4-0-1	L3
Ottawa	64	33	23	6	2	198	192	74	17-12-2-1	16-11-4-1	6-3-1-0	W1
Winnipeg	64	30	26	4	4	163	181	68	19-9-1-3	11-17-3-1	6-2-1-1	L1
Washington	62	31	26	2	3	169	176	67	20-8-0-2	11-18-2-1	4-5-0-1	W2
Toronto	62	29	26	4	3	184	190	65	16-11-3-2	13-15-1-1	2-7-1-0	L4
Tampa Bay	62	28	28	3	3	174	212	62	18-9-1-1	10-19-2-2	5-4-1-0	L3
Buffalo	62	27	27	4	4	154	180	62	16-11-3-4	11-16-1-0	5-3-1-1	L1
NY Islanders	62	26	28	5	3	145	179	60	14-14-5-0	12-14-1-2	4-6-0-0	L1
Carolina	62	23	26	7	6	162	187	59	16-12-0-5	7-14-7-1	5-1-2-2	L2
Montreal	63	24	29	2	8	163	175	58	11-14-2-6	13-15-0-2	4-5-0-1	L4

WESTERN CONFERENCE

	GP	W	L	OTL	SL	GF	GA	Pts	Home	Away	Last 10	Strk
d-Vancouver	63	40	16	1	6	203	154	87	18-6-0-4	22-10-1-2	7-1-1-1	L1
d-Detroit	63	41	19	1	2	197	149	85	26-3-1-1	15-16-0-1	6-3-0-1	L3
d-Phoenix	62	32	21	3	6	164	155	73	16-10-2-2	16-11-1-4	9-0-0-1	W5
St. Louis	62	38	17	1	6	158	125	83	26-4-1-3	12-13-0-3	7-3-0-0	W2
Nashville	63	37	19	3	4	178	161	81	21-7-2-3	16-12-1-1	5-2-0-3	W2
Chicago	64	33	24	4	3	193	189	73	21-7-1-3	12-17-3-0	4-6-0-0	L3
San Jose	61	32	22	4	3	177	159	71	18-9-2-0	14-13-2-3	3-6-1-0	L2
Dallas	63	33	26	1	3	165	171	70	18-12-0-2	15-14-1-1	5-3-1-1	W4
Colorado	63	32	27	3	1	164	172	68	17-13-0-1	15-14-3-0	6-2-1-1	W3
Los Angeles	63	28	23	5	7	134	137	68	16-13-0-4	12-10-5-3	3-5-1-1	L1
Calgary	62	28	23	5	6	150	170	67	16-9-1-3	12-14-4-3	4-1-2-3	L3
Minnesota	62	28	25	2	7	139	163	65	15-10-1-3	13-15-1-4	3-6-0-1	W1
Anaheim	62	27	25	4	6	160	174	64	16-13-2-0	11-12-2-6	7-1-0-2	W2
Edmonton	61	24	31	2	4	162	181	54	16-11-2-2	8-20-0-2	4-5-1-0	L1
Columbus	62	18	37	2	5	144	207	43	11-17-1-2	7-20-1-3	4-5-1-0	L2

d — division leaders ranked 1-2-3 regardless of points; a team winning in overtime or shootout is credited with two points and a victory in the W column; the team losing in overtime or shootout receives one point which is registered in the OTL (overtime loss) or SL (shootout loss) column.

Last night's results
Nashville 2 Los Angeles 1
N.Y. Rangers 2 New Jersey 0
Edmonton at Winnipeg
Anaheim at Colorado
St. Louis at Calgary
Sunday's results
Ottawa 5 N.Y. Islanders 2
Dallas 3 Vancouver 2 (OT)
Florida 4 Montreal 2
Anaheim 3 Chicago 1
Minnesota 4 San Jose 3
Pittsburgh 4 Columbus 2
Tampa Bay 4 New Jersey 3
Tonight's games
All Times Eastern
Ottawa at Boston, 7 p.m.
Florida at Toronto, 7 p.m.
N.Y. Islanders at Washington, 7 p.m.
Nashville at Carolina, 7 p.m.
Detroit at Columbus, 7 p.m.
Montreal at Tampa Bay, 7:30 p.m.
Los Angeles at Minnesota, 8 p.m.
Vancouver at Phoenix, 9 p.m.
Philadelphia at San Jose, 10:30 p.m.
Tomorrow's games
Pittsburgh at Dallas, 7:30 p.m.
Toronto at Chicago, 8 p.m.
St. Louis at Edmonton, 9:30 p.m.
Buffalo at Anaheim, 10 p.m.
Thursday's games
New Jersey at Boston, 7 p.m.
Minnesota at Montreal, 7 p.m.
N.Y. Islanders at Philadelphia, 7 p.m.
N.Y. Rangers at Carolina, 7 p.m.
Florida at Winnipeg, 8:30 p.m.
Columbus at Colorado, 9 p.m.
Calgary at Phoenix, 9 p.m.
St. Louis at Vancouver, 10 p.m.
Buffalo at San Jose, 10:30 p.m.

SCORING LEADERS

	G	A	PT
Malkin, Pgh	37	41	78
Stamkos, TB	43	32	75
Giroux, Pha	23	49	72
Spezza, Ott	28	42	70
H.Sedin, Vcr	13	53	66
Kessel, Tor	31	34	65
Karlsson, Ott	14	51	65
D.Sedin, Vcr	28	35	63
Lupul, Tor	23	39	62
Neal, Pgh	30	31	61
Eberle, Edm	27	33	60
Tavares, NYI	25	36	61
Kovalchuk, NJ	25	35	60
Hossa, Chi	24	36	60
Pominville, Buf	23	36	59
Datsyuk, Det	16	43	59
Hartnell, Pha	30	28	58
St. Louis, TB	22	36	58
Elias, NJ	19	39	58
Parenteau, NYI	15	43	58
Thornton, SJ	14	44	58
Toews, Chi	29	28	57
Ra.Whitney, Phx	17	39	56
Eriksson, Dal	21	34	55
Selanne, Ana	21	34	55
Gaborik, NYR	29	24	53
Moulson, NYI	26	27	53
Vrbata, Phx	30	22	52
Couture, SJ	27	25	52
Marleau, SJ	26	26	52
Parise, NJ	23	29	52
Bergeron, Bos	19	33	52
Sharp, Chi	24	27	51
E.Staal, Car	18	33	51
Kopitar, LA	17	34	51
Wheeler, Wpg	11	40	51
Perry, Ana	30	20	50
O.Jokinen, Cal	19	31	50
P.Kane, Chi	14	36	50

Not including last night's games

TRANSACTIONS

BASEBALL

AMERICAN LEAGUE

KANSAS CITY ROYALS—Agreed to terms with RHP Vin Mazzaro on a one-year contract and C Salvador Perez on a five year contract.
NEW YORK YANKEES—Agreed to terms with 3B Eric Chavez on a one-year contract. Placed RHP David Aardsma on the 60-day DL.
TEXAS RANGERS—Agreed to terms with OF Engel Beltre, OF Julio Borbon, RHP Jacob Brigham, LHP Miguel De Los Santos, RHP Neftali Feliz, RHP Wilmer Font, RHP Mark Hamburger, LHP Derek Holland, LHP Michael Kirkman, RHP Roman Mendez, RHP Justin Miller, RHP Alexi Ogando and LHP Martin Perez on one-year contracts.

NATIONAL LEAGUE

CINCINNATI REDS—Agreed to terms with LHP Sean Marshall on a four-year contract.
HOUSTON ASTROS—Agreed to terms with INF Marwin Gonzalez on a one-year contract.

BASKETBALL

NBA

NEW JERSEY NETS—Signed F Gerald Green to a 10-day contract.
PORTLAND TRAIL BLAZERS—Signed C Joel Przybilla. Waived G Armon Johnson.

WNBA

SEATTLE STORM—Signed F Tina Thompson.

FOOTBALL

NFL

CLEVELAND BROWNS—Signed LB D'Qwell Jackson to a multiyear contract extension.
WASHINGTON REDSKINS—Re-signed C Will Montgomery and DE Darrion Scott.

CFL

WINNIPEG BLUE BOMBERS—Released RB Fred Reid.

HOCKEY

NHL

ANAHEIM DUCKS—Acquired D Sebastian Erixon from Vancouver for RW Andrew Gordon. Traded D Mark Fraser to Toronto for RW Dale Mitchell.
BOSTON BRUINS—Acquired F Brian Rolston and D Mike Mottau from the New York Islanders for F Yannick Riendeau and D Marc Cantin. Acquired D Greg Zanon from Minnesota for D Steven Kampfer. Assigned F Carter Camper, D Andrew Bodnarchuk and F Max Sauve to Providence (AHL).
BUFFALO SABRES—Acquired C Cody Hodgson and D Alexander Sulzer from Vancouver for F Zack Kassian and D Marc-Andre Gragnani.
CALGARY FLAMES—Signed RW Tim Jackman to a two-year contract.
CAROLINA HURRICANES—Recalled F Zach Boychuk from Charlotte (AHL).
CHICAGO BLACKHAWKS—Traded D-F John Scott to the New York Rangers for a 2012 fifth-round draft pick. Recalled F Andrew Shaw from Rockford (AHL).
DETROIT RED WINGS—Traded D Mike Commodore to Tampa Bay for a conditional 2013 seventh-round draft pick. Recalled D Brendan Smith from Grand Rapids (AHL).
EDMONTON OILERS—Acquired D Nick Schultz from Minnesota for D Tom Gilbert.
MONTREAL CANADIENS—Traded F Andrei Kostitsyn to Nashville for a 2013 second-round draft pick and a conditional 2013 fifth-round draft pick. Claimed F Brad Staubitz off waivers from Minnesota. Recalled F Blake Geoffrion from Hamilton (AHL). Reassigned C Louis Leblanc to Hamilton.
NASHVILLE PREDATORS—Acquired C Paul Gaustad and a 2013 fourth-round draft pick from Buffalo for a 2012 first- and a 2013 fourth-round draft pick.
NEW YORK ISLANDERS—Activated D Mark Katic from injured reserve and loaned him to Bridgeport (AHL).
OTTAWA SEANTORS—Acquired D Matt Gilroy from Tampa Bay for D Brian Lee. Assigned G Ben Bishop to Binghamton (AHL).
SAN JOSE SHARKS—Acquired F Daniel Winnik, F T.J. Galiardi and a 2013 seventh-round draft pick from Colorado for F Jamie McGinn, F Mike Connelly and F Michael Sgarbossa.
TAMPA BAY LIGHTNING—Acquired D Keith Aulie from Toronto for F Carter Ashton. Recalled F Brandon Segal from Norfolk (AHL). Reassigned F Mike Angelidis, F Trevor Smith and D Evan Oberg to Norfolk.
VANCOUVER CANUCKS—Acquired F Sammy Pahlsson from Columbus for D Taylor Ellington and two 2012 fourth-round draft picks.
WASHINGTON CAPITALS—Placed C Nicklas Backstrom on the long-term injured list, retroactive to Jan. 4.
WINNIPEG JETS—Claimed D Grant Clitsome off waivers from Columbus. Traded D Johnny Oduya to Chicago for a 2013 second- and third-round draft pick.

SOCCER

MLS

DC UNITED—Signed G Andrew Dykstra.
MONTREAL IMPACT—Waived MF Ian Westlake.

LACROSSE

NLL

EAST DIVISION

	GP	W	L	Pct.	GF	GA	GB
Philadelphia	7	4	3	.571	79	89	—
Toronto	7	4	3	.571	85	82	—
Rochester	8	3	5	.375	102	102	1½
Buffalo	6	2	4	.333	70	76	1½

WEST DIVISION

	GP	W	L	Pct.	GF	GA	GB
Colorado	7	6	1	.857	93	94	—
Calgary	7	5	2	.714	95	75	1
Minnesota	7	4	3	.571	88	81	2
Edmonton	6	2	4	.333	64	61	3½
Washington	7	1	6	.143	65	91	5

WEEK EIGHT
Saturday's result
ALL-STAR GAME
At Buffalo, N.Y.
West 20 East 18

CURLING

CANADIAN WOMEN'S CHAMPIONSHIP

SCOTTIES TOURNAMENT OF HEARTS
At Red Deer, Alta.
Sunday's results
THIRD PLACE
Manitoba (J.Jones) 8 Quebec (Larouche) 6
CHAMPIONSHIP
Alberta (Nedohin) 7 B.C. (K.Scott) 6

GOLF

PGA FEDEXCUP STANDINGS

Through Feb. 26
All figures U.S.

	Points	Money
1. Kyle Stanley	935	$1,938,515
2. Johnson Wagner	860	$1,660,293
3. Phil Mickelson	807	$1,789,931
4. Mark Wilson	802	$1,768,343
5. Bill Haas	752	$1,661,659
6. Hunter Mahan	742	$1,760,840
7. Brandt Snedeker	716	$1,477,879
8. Steve Stricker	598	$1,282,000
9. Keegan Bradley	504	$1,036,217
10. Ben Crane	475	$1,025,600
11. Martin Laird	465	$1,040,539
12. John Huh	458	$1,047,132
13. Spencer Levin	370	$681,968
14. Harrison Frazar	352	$667,986
15. Charlie Wi	346	$735,616
16. John Rollins	340	$727,668
17. Kevin Na	325	$685,116
18. Aaron Baddeley	321	$644,866
19. Dustin Johnson	316	$674,910
20. Rory McIlroy	315	$850,000
Also		
79. David Hearn	**109**	**$179,619**
93. Stephen Ames	**95**	**$117,699**
109. Graham DeLaet	**77**	**$79,217**

LPGA MONEY LEADERS

Through Feb. 26

	Trn	Money
1. Yani Tseng	3	$312,186
2. Angela Stanford	3	$237,141
3. Ai Miyazato	2	$186,365
4. Jenny Shin	3	$167,043
5. Jessica Korda	1	$165,000
6. Shanshan Feng	2	$151,861
7. Jiyai Shin	3	$149,022
8. Stacy Lewis	3	$129,457
9. Na Yeon Choi	2	$116,737
10. Amy Yang	2	$95,327
11. So Yeon Ryu	2	$90,489
12. Brittany Lincicome	3	$88,238
13. Julieta Granada	3	$84,627
14. Hee Kyung Seo	3	$76,570
15. Jimin Kang	3	$63,466
16. Katie Futcher	3	$63,401
17. Amanda Blumenherst	3	$62,539
18. Hee Young Park	3	$61,914
19. I.K. Kim	2	$52,359
20. Anna Nordqvist	3	$51,526

TENNIS

ATP MONEY LEADERS

Through Feb. 26
All figures U.S.

1. Novak Djokovic	$2,372,910
2. Rafael Nadal	$1,236,485
3. Roger Federer	$884,205
4. Juan Martin del Potro	$538,488
5. Andy Murray	$527,167
6. Tomas Berdych	$405,285
7. David Ferrer	$382,536
8. Milos Raonic	**$350,461**
9. Radek Stepanek	$347,932
10. Jurgen Melzer	$345,273
Also	
38. Daniel Nestor	**$116,174**

WTA MONEY LEADERS

Through Feb. 26
All figures U.S.

1. Victoria Azarenka	$2,921,950
2. Maria Sharapova	$1,231,350
3. Agnieszka Radwanska	$826,744
4. Kim Clijsters	$492,691
5. Petra Kvitova	$492,201
6. Julia Goerges	$414,920
7. Caroline Wozniacki	$388,668
8. Sara Errani	$375,310
9. Svetlana Kuznetsova	$348,831
10. Vera Zvonareva	$321,976

NBA

EASTERN CONFERENCE

	W	L	Pct	GB
d-Miami	27	7	.794	—
d-Chicago	27	8	.771	½
Indiana	21	12	.636	5½
d-Philadelphia	20	14	.588	7
Orlando	22	13	.629	5½
Atlanta	20	14	.588	7
New York	17	18	.486	10½
Boston	15	17	.469	11
Cleveland	13	18	.419	12½
Milwaukee	13	20	.394	13½
Detroit	11	24	.314	16½
Toronto	10	23	.303	16½
New Jersey	10	25	.286	17½
Washington	7	26	.212	19½
Charlotte	4	28	.125	22

WESTERN CONFERENCE

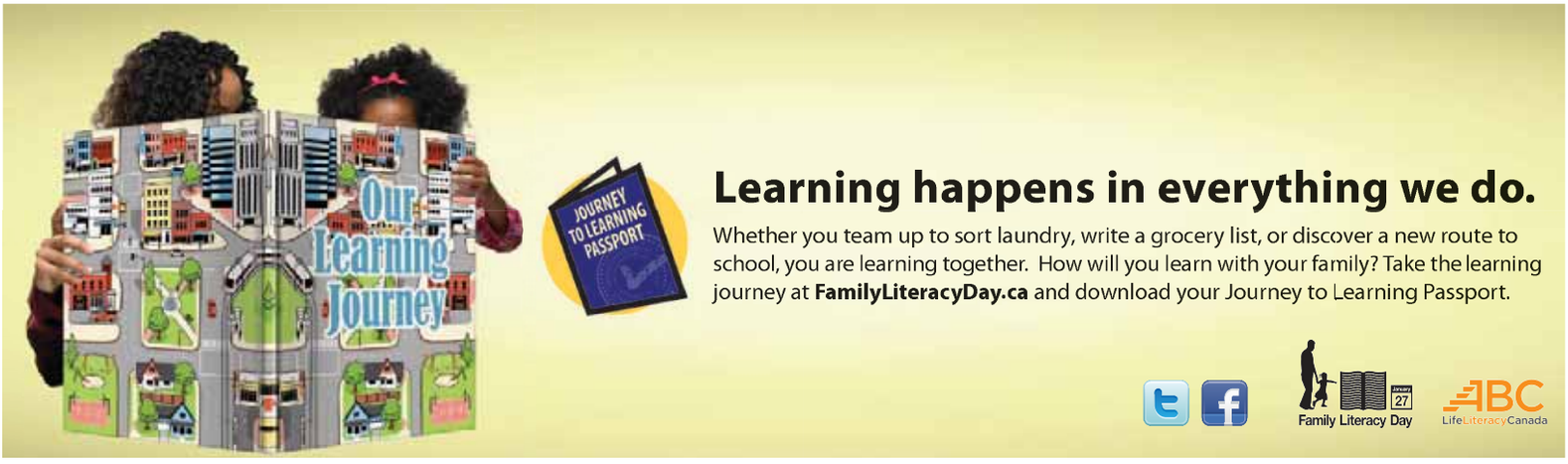
	W	L	Pct	GB
d-Oklahoma City	27	7	.794	—
d-San Antonio	24	10	.706	3
d-L.A. Clippers	20	11	.645	5½
Dallas	21	13	.618	6
L.A. Lakers	20	14	.588	7
Houston	20	14	.588	7
Memphis	19	15	.559	8
Portland	18	16	.529	9
Denver	18	17	.514	9½
Minnesota	17	17	.500	10
Utah	15	17	.469	11
Golden State	13	17	.433	12
Phoenix	14	20	.412	13
Sacramento	11	22	.333	15½
New Orleans	8	25	.242	18½

d — division leaders ranked in top four positions regardless of record.

Last night's results
No games scheduled
Sunday's result
ALL-STAR GAME
At Orlando, Fla.
West 152 East 149
Tonight's games
All Times Eastern
Boston at Cleveland, 7 p.m.
Golden State at Indiana, 7 p.m.
Philadelphia at Detroit, 7:30 p.m.
New Orleans at Chicago, 8 p.m.
Toronto at Houston, 8 p.m.
Washington at Milwaukee, 8 p.m.
New Jersey at Dallas, 8:30 p.m.
Utah at Sacramento, 10 p.m.
Minnesota at L.A. Clippers, 10:30 p.m.
Tomorrow's games
Orlando at Washington, 7 p.m.
Oklahoma City at Philadelphia, 7 p.m.
Golden State at Atlanta, 7:30 p.m.
Milwaukee at Boston, 7:30 p.m.
Charlotte at Detroit, 7:30 p.m.
Cleveland at New York, 7:30 p.m.
Toronto at New Orleans, 8 p.m.
Dallas at Memphis, 8 p.m.
Portland at Denver, 9 p.m.
Houston at Utah, 9 p.m.
Chicago at San Antonio, 9 p.m.
Minnesota at L.A. Lakers, 10:30 p.m.

SCORING LEADERS

	G	FG	FT	PTS	AVG
Bryant, LAL	34	351	217	966	28.4
Durant, OKC	34	343	204	948	27.9
James, MIA	33	326	225	903	27.4
Love, MIN	32	258	234	799	25.0
Westbrook, OKC	34	303	166	799	23.5
Ellis, GOL	29	239	133	651	22.4
Aldridge, POR	32	289	134	713	22.3
D. Williams, NJN	34	253	168	756	22.2
Griffin, LAC	31	272	118	663	21.4
Howard, ORL	35	258	186	702	20.1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Forecasts call for Heat, Thunder

First-place teams in East, West seem to be headed toward NBA finals as second half of season gets underway

Kevin Durant says it's too early to think about a potential Heat-Thunder NBA finals.

It seems hard to ignore at the season's midpoint.

The teams share the league's best record and both rolled into the All-Star break. With Durant and Russell Westbrook on one side and LeBron James, Dwyane Wade and Chris Bosh looking to avenge their finals disappointment, the series could be a thriller.

But Chicago is right on Miami's heels in the East, and a number of contenders could emerge for the Thunder out West.

The second half opens Tuesday, and the other big story is Dwight Howard's situation. Orlando has to decide by the March 15 deadline if it will keep or trade its franchise centre.

LeBron James and the Heat burn for a second chance. Kevin Durant and the Thunder are storming toward their first opportunity.

An NBA finals matchup is easy to picture.

Durant isn't looking.

"It's too early for that," the All-Star game MVP said. "We're trying to take it a game at a time, a day at a time. I know in Oklahoma City, we look forward to getting better every day, and we'll see what happens."

If the All-Star game was an indication, the series would be a thriller.

Durant and Thunder teammate Russell Westbrook helped shoot the West to a big lead. James and Dwyane Wade almost brought the East all the way back before James' turnover in the final seconds allowed the West to escape with a 152-149 victory.

Miami and Oklahoma City rolled into the break with a share of the NBA's best record at 27-7. The Heat have won eight in a row in overwhelming fashion; the Thunder have won five straight and are 15-1 at home.

The Magic have the East's fourth-best record and look good enough at times to be viewed as a contender. Still, they and everyone else in the East seem clearly behind Miami and Chicago, whether they keep their franchise centre or not.

Boston's Rajon Rondo has also been linked to trade rumours, potentially making another All-Star available.

With the lockout delaying the season and reducing it to 66 games, the All-Star break actually comes right at the midpoint of the season. Many teams were happy to have the break and eager for practice time after so little was available because of the frequency of games.

That hasn't affected the Heat or Thunder, who rank first and third in the NBA in scoring with 103.7 and 102.7 points, respectively. Miami has been as dominant as expected when it put its trio together, winning by nearly 10 points a game and even more during their win streak.

The Thunder were built more gradually, winning just 23 games three seasons ago. They reached the West finals last year and seem poised to go further now.

"We worked our way to the top," Westbrook said. "So it's not a bad thing to be on top and be where we want to be at at this halfway point."

And come June, Heat and Thunder could in the NBA's forecast.

THE ASSOCIATED PRESS

The races

With half of a 66-game season left to play, a handful of teams stand out as contenders.

The East appears to be shaping up as a two-team race between the Heat and Bulls, who are a half-game back despite battling injuries to All-Stars Derrick Rose and Luol Deng and especially to Richard Hamilton.

- Indiana and Philadelphia have been surprisingly strong, New York has recovered from a poor start behind Jeremy Lin and Boston hopes to bounce back from a disappointing first half.
- The playoff picture is less clear in the West. San Antonio surged into the break despite playing for much of the first half without Manu Ginobili; the Los Angeles Clippers have become quick contenders since acquiring Chris Paul; and Dallas may still be good enough for a long playoff run.

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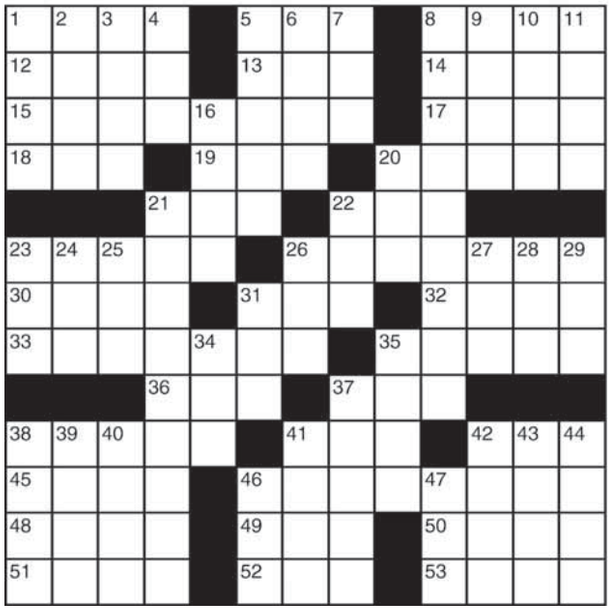
Crossword



Across

1 Humpty's perch
5 — out (relax)
8 Applaud
12 Others (Lat.)
13 Mrs. McKinley
14 Helper
15 Dracula's ilk
17 Nasty
18 Before
19 Fellows
20 Reject disdainfully
21 Quid pro —
22 3, on the phone
23 Counterfeit
26 Spoke highly of
30 Met melody
31 Bliss
32 Italy's capital
33 "Oh, what a — web we weave ..."
35 Underneath
36 Wrestling surface
37 Storefront sign abbr.
38 DJ's creation
41 Twosome
42 Ostrich's cousin
45 Tresses
46 Shortcircuits the ignition
48 Slave to cross-words?
49 Joan of —
50 Workbench attachment
51 Nays' opponents
52 — -jongg
53 12 months

Down

1 Greet silently
2 Winged
3 Key — pie
4 Once around the track
5 Migratory songbird
6 Biblical garden
7 Petrol
8 S'mores are often cooked over them
9 Stead
10 Jewish month
11 Teller's partner
16 Don of radio fame
20 Vast expanse
21 Marshes
22 Parched
23 Cudgel
24 Man-mouse link
25 Martini ingredient
26 Spacecraft compartment
27 Scale member
28 Comedian Philips
29 Morning moisture
31 Lustrous black
34 Remiss
35 Forehead
37 Starsky's pal
38 Perlman of "Cheers"
39 Simple
40 Gold digger's place?
41 Nickelodeon's explorer
42 Great Lake
43 Arizona city
44 Addict
46 Easter entree, often
47 Wall climber

▶ Monday's answer

P	E	P			A	T	E		O	K	A	Y
O	A	R	S		L	O	X		N	I	C	E
P	R	O	M		I	M	P		E	D	E	N
E	N	D	O	W		B	O	I	L			
			K	E	N		S	C	U	F	F	S
J	A	N	I	T	O	R		S	M	I	L	E
O	M	E	N		W	O	W		P	L	A	T
S	E	R	G	E		B	A	Z	O	O	K	A
S	N	O	O	T	Y		D	O	R			
			R	A	I	N		O	T	T	E	R
M	A	I	N		K	I	T		W	A	D	I
A	L	S	O		E	N	E		O	B	I	S
D	A	M	N		S	E	A			S	E	E

Sudoku

9		7			6		1	
				8	5			2
2				1		8		
		2					9	
		4	3		8	2		
	5					7		
		8		4				6
3			1	7				
	2		8			3		4

How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved. You solve the puzzle with reasoning and logic.

Monday's answer ▶

3	7	2	5	6	4	1	9	8
1	4	6	3	9	8	5	2	7
5	8	9	7	1	2	4	3	6
6	1	4	2	3	7	9	8	5
2	5	7	4	8	9	3	6	1
9	3	8	1	5	6	7	4	2
4	6	5	9	2	1	8	7	3
8	9	3	6	7	5	2	1	4
7	2	1	8	4	3	6	5	9

Send a KISS

You can now post your kiss, and read even more kisses, at metronews.ca/kiss.

Lovely Man
Been a long time since I dreamed of you. Woke up to your fading face this morn, & I struggled to hold onto the sight. They say it was lust, but I remember feeling more. Wonder when I will hear from you or have the good fortune of laying eyes on you again, even if in passing. I know it's wrong, but it felt so right.
FROM NATURALLY ALL-BRAN

To BT
Do everything by your heart originally you will be stronger. **FROM AL**

my love
you know you got the power to make me weak inside! Even forever doesnt seem like long enough, maybe im a drifter maybe not all i know is that everytime i try to rise above im swept away by love. Powerful as hate can be, you will always mean the world to me.
FROM YOUR LOVE

Today
1°/-2°
Variable
Wednesday
3°/0°
Rain and snow
90%
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Today's horoscope

For today's crossword answers and for expanded horoscopes, visit metronews.ca

♈ Aries March 21-April 20
Something will happen that compels you to question a belief or an attitude that has been a part of your life for as long as you can remember.

♉ Taurus April 21-May 21
You don't need the approval of family or friends or work colleagues to do what you know to be right.

♊ Gemini May 22-June 21
You will surprise more than a few people today by how easily you move from one set of circumstances to another.

♋ Cancer June 22-July 22
Stay focused on your number one objective and don't let anything else that might be going on around you tempt you off at a tangent.

♌ Leo July 23-Aug.23
Someone will make you an interesting offer today but you need to be certain it is right for you before you accept.

♍ Virgo Aug. 24- Sept. 22
It's kiss and make up time.

♎ Libra Sept. 23-Oct. 23
You've been working your fingers to the bone and need to go easier on yourself for a while.

♏ Scorpio Oct. 24-Nov. 22
You will be in an assertive mood today and that's good.

♐ Sagittarius Nov. 23-Dec. 21
Don't expect other people to think logically and act in predictable ways.

♑ Capricorn Dec. 22-Jan. 20
Most likely you will do something today that leaves everyone around you open-mouthed in amazement.

♒ Aquarius Jan. 21-Feb. 18
You may be having your doubts about a commitment of some kind. If so you will need to make a decision today: either you pull out now or stay with it for the long haul.

♓ Pisces Feb. 19-March 20
Something will not work out the way you expected, but it really doesn't matter. **SALLY BROMPTON**

Caption contest

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WIN!

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3111 Dufferin St.
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Leslie Center
OAKVILLE
1027 Speers Rd., Unit 22
478 Dundas St. W, Unit 7
OSHAWA
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471 Eglinton Ave. W
662 King St. W, Unit 2
939 Eglinton Ave. E, Unit 106
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